



**Welcome** to the 31st ASSA Board Meeting here in Kuala Lumpur, Malaysia.

Welcome to the forum, which provides us an opportunity to revisit our commitment to the promotion of active social security programs in the South-East Asia region.

First of all I would like to express my most sincere gratitude and highest appreciation to the Employees Provident Fund (EPF) and Social Security Organization (SOCSO), Malaysia and its Organizing Committee for being the host of this 31st ASSA Board Meeting. And I am pleased to see you all again in a good shape and sound. Ladies and Gentlemen,



## ASSA CHAIR'S STATEMENT

**As** we all know that the main goal of ASSA is to ensure the social welfare rights of all working people, particularly for those in the South East Asia Nations. We realize that it is necessary and important for us to exchange experiences regarding Social Security with other social security institutions, especially the ASSA Members in order to strengthen our Social Protection schemes and to develop a dynamic social security system in the ASEAN region.

**Therefore,** I would like to invite your attention to make effective use of lessons and experiences learned in order to develop and extend the social protection and make the social security available to more people in our respective countries. Moreover, I would also like to urge all ASSA Member Institutions for closer collaborations to share experiences and strengthen capacities of all institutions in the ASSA. ★

Ladies and Gentlemen,

Of course there may still be gaps and different level of development among the ASSA members. However, the experience of ASSA has shown that all member institutions can learn and share experiences together. Therefore, I would further like to call for your constructive and heartfelt comments to make our meeting an effective result that is beneficial to our association and suits the reality of all member institutions.





## Secretary General's Statement

A year of being an ASSA Secretary General has come lasting so quickly and within a short period there are numbers of cooperative activities have been undertaken amongst the members to evolve the development of social security including exchange programs and seminars. In this regard, I would like to thank everyone for contributing and supporting to make our commitment moving forwards.

Today, Social security has been far reaching socio and economic development. It is realized as a component of provision to meet the basic needs and contingencies of life in order to maintain an adequate standard of living. It is not only a basic human right but it is a fundamental aspect to reduce poverty, vulnerability, social exclusion as well as enhance social cohesion, equity and sustainable development. Although it is fundamental for the development but only few countries have achieved the universal coverage of which some population can enjoy access to comprehensive social security systems, while most of them are covered partially or not at all. And the need of extending of social security coverage is becoming a contemporary issue for the ASSA member countries to take into account. The extension of protection is not concerning only the domestic workers, but the migrant workers as well.

Almost a year that is my great honor to serve as an ASSA Secretary General, I wish to express my sincere thanks to all member institutions for their valuable cooperation and support. I would like to extend my apology for any inconvenience and unattainable tasks during my tenure as a Secretary General as well. Since, the last ASSA Board Meeting in Vientiane, there has been small progress being effort to the issue especially the ideas of migrant workers protection. Continuing to push these ideas to become reality should not be any difficulty under the new leadership of the EPF(?) of Malaysia, as the responsibilities of the Chairperson and the Secretary General. I am sure with the relationship, camaraderie and cooperation of all institutional members through knowledge sharing and exchange programs our journey shall me more accomplishment.



## Lao Government steps to expand SSS coverage

**The** Lao government will establish the Lao National social Security Fund (LNSSF) in a move to expand the Social Security System (SSS) to cover a wider range of people in society.

The administrative board of the fund is scheduled to convene their first meeting in the next September, 2014 to discuss details on how the fund is to be operated and a timeline to allow individuals and self-employed people to join the system.

Currently, only civil servants, military and police can join the State Authority for Social Security (SASS) while employees of enterprises are benefited by the Social Security Organization (SSO) in accordance with two separate prime ministerial decrees issued to regulate the both programs.

The two decrees were developed into Law on Social Security, which was approved by the National Assembly last year and has come into force.

It was confirmed that the social security fund for employees, which is operated by SSO and the social security fund for state employees, run by SASS will be merged into the LNSSF.

This reform responses to the government's policy with a view to enabling a wider range of people to be covered by an efficient Social Security System under closely state supervision.

The government has set a target to increase the numbers of its population accessing the system from the current 27 percent to 50 percent by next year – a target seen as an ambitious challenge as only 27 percent has been achieved since the social security programmed began almost 20 years ago.

According to the newly approved Social Security Law, an enterprise employee is required to pay monthly 5.5 percent of his or her insurable earning, while the employer contributes a further 6 percent of the employee's income. The government also

pays monthly, as employer, to the National Social Security Fund 8.5 percent of each civil servant total salary, while state employee his/her-self contributes 8.0 percent.

The meeting planned for next month of the fund's administrative board is also set to discuss the proportion or percentage the government should contribute for individuals and self-employed people who join the LNSSF.

However, at a time of current financial difficulty, the possibility could also be considered that the government might not subsidize or co-tribute for individuals and self-employed people who join the system during this time when budget is not available.

It was stated that governments of rich and developing countries usually subsidize individuals joining the SSS, while some countries whose budgets are not sufficient do not.

"Details will be discussed at the 2014 September meeting.

It was hope that the future LNSSF will provide a better set of benefits namely: health care, maternity or miscarriage, employment injury or occupational diseases, temporary or permanent loss of working capacity, sickness, retirement pension, funeral grant and survivors benefits and lastly the newly added is unemployment benefit.

At the present, SSO and SASS are actively preparing the merging works by upgrading technologies and human resources, restructuring and making public relations. It is believed that through the new organization, Lao PDR can further more strengthen the existing relations and co-operations with other social security systems in ASEAN as well as to assimilate to AEC by the end of the year 2015.







# The National Social Security Fund (NSSF) Ministry of Labour and Vocational Training (MoLVT) of Cambodia.

## VISION AND MISSION

### Vision

To provide social security insurance services for workers in order that they receive health care and that their income is secured so to contribute to poverty reduction and promote social stability.

### Mission

Social Security Insurance is the main sector in the promotion of social stability and people's welfare in line with the kingdom's development condition in both national and International

frameworks. With an Aim to realize the aforementioned tasks and follow the law on Social Security Scheme for persons defined by the provisions of the Labour Law; National Social Security Fund (NSSF) has its own missions as follows:

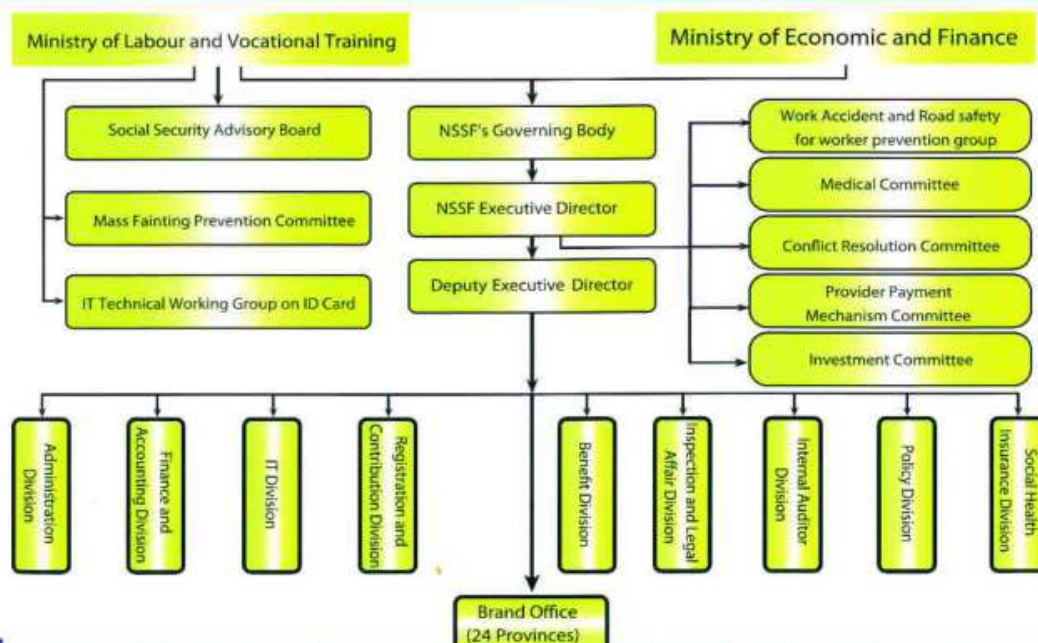
- provision of Social Security Schemes to workers so that they receive insurance of occupational accidents, health care, pension schemes and other schemes;
- Registration and collection of the contributions from employers and its members;

- Provision of benefits to its members for the purpose of easing hardship such as old age, death, invalidity and occupational risks and in case of contingencies such as illness and as well as maternity; and

- Facilitation and organization of health and social services for its members.



## Organization Chart of National Social Security Fund





## TECHNICAL CONSULTATIVE WORKSHOP ON PROVIDER PAYMENT MECHANISM WITH EXOERT HEALTH PROVIDER



### Step Implementation:

\* The first step of the implementation of the Law on Social Security Schemes for Persons Defined by the Provisions of the Labor Law is the occupational risk insurance scheme. In those enterprises and institutions which is located the above capitals/ provinces and have employed from 08 employees have an obligation to register and pay contribution into NSSF for occupational risk insurance to the employees who are working in their enterprises and institutions in order to get benefits in Legally; moreover, to ensure the income security, jointly to reduce

poverty, and the promotion of social security in conformity and alignment to the social and economic progress in the country as well as in the region. Since 2008 until June 2014, more than 6,000 enterprises and 900,000 employees have been registered to NSSF for working injury Scheme.

\* The second step of the implementation, NSSF have plan for lunching health insurance scheme end of 2014.

\* The third step of the implementation, NSSF have plan for lunch pension scheme in 2015.

In December 30th, 2013 the NSSF has been prepared dissemination on technical consultative workshop on provider payment mechanism with expert health providers (Ministry of Health) officiated by Mr.Ouk Samvithyea, Executive Director of NSSF and Dr.Pok Vannthat, chief of provider payment committee at Phnom Penh Hotel for discussion within the method of payment for health insurance schemes. In this workshop we have a lots of participation such as: 14 provider payment committees, representative of 25 Provinces from health facilities, 2 medical consultative committees, international and guest among 60 participation, supported by Word Health Organization (WHO)

The purposed of this workshop to collect the idea and brainstorming from health provider for lunching health insurance scheme related to provider payment method, to ensured health insurance scheme having a good process and effectiveness.

The NSSF have been established of health insurance division for managed and preparing all legal document and regulation related to health insurance scheme. Otherwise NSSF have been take over Health Insurance Project (HIP) for testing health insurance as voluntary scheme and have 11 factory, more than 8,000 workers are covered.





## What NFV has done

### Our mandate

NFV is a public administration institution mandated to implement the Social Security Scheme for veterans. The strategic goal is to enhance the living conditions of the veterans mentally and physically. The benefit package provided to the veterans in the Kingdom of Cambodia includes retirement, invalidities, maternity, first marriage, death (either on mission or of diseases), disabilities, illness and family members.

### Achievements

NFV has successfully achieved two key important work aspects. One relates to the finalization of the census of the veterans and their family and the development of information management system and another is to ensure prompt and correct payment of pension to the veterans and their beneficiaries through the banking system. All veterans and/or their beneficiaries across the nation are now enjoying getting their pension payments and other relevant services from the bank which is located closer to the place where they live, thus cutting down their spending on the cost for transportation and saving time.

The implementation of pension payment through the banking system is an effective mechanism that improves good governance, transparency, accountability in relation to benefit payment to the beneficiaries.

Furthermore, the Royal Government of Cambodia has constantly provided additional benefit support to the veterans and their family members based on the national economic development.



### Plans ahead:

NFV will continue to work on a draft Sub-Degree to determine the contribution rate for NFV in order to become a sufficient public administration institution in the long run. NFV will also work on the institutional strengthening and capacity building of the staff to be able to cope with the challenges we are facing today and strengthening the effectiveness and professionalism of the staff to prepare them to take on more responsibilities in the future.





## ENABLING WORKER'S HEALTH:

### SOCIAL SECURITY ORGANISATION OF MALAYSIA HEALTH SCREENING PROGRAM

Within the past decade, the Social Security Organization (SOCSO) of Malaysia had embarked on various activities to reduce accidents at the workplace. These had culminated in the continuous reduction of occupational accidents in the country; from 15.59/1000 employees in the year 2000, to a much lower rate of 5.39/1000 in the year 2012. Employee well-being however is not just a matter of safety and accident reduction; but encompass their health as well. SOCSO had committed its effort to balance the occupational safety and health approach in its prevention activities. This is in cognizance with the current situation of health among Malaysians. The National Health Morbidity Survey, conducted in the year 2011 had highlighted several alarming results including high prevalence of obesity, diabetes, hypertension and hypercholesterolemia among Malaysian adults, especially those aged above 40 years old. This was also reflected in the claims for invalidity or survivors' pension made to SOCSO, where almost 30% and 50% of the claims were due to non-communicable diseases (NCDs) respectively.



Deputy Prime Minister of Malaysia(middle), Tan Sri Dato' Hj. Muhyiddin bin Hj. Mohd Yassin at the launching of the HSP, 18 Feb 2013



HSP  
Program  
Saringan  
Kesihatan  
PERKESO



Workers' Wellbeing is  
Our Joint Responsibility

# RETURN TO WORK : THE

In response to the worrying situation, SOCSO initiated a proactive step in prevention of non-communicable diseases among workers in the country by providing a free health screening program to eligible workers. This facility was made available through the SOCSO's Health Screening Program (HSP) for early detection of NCDs. The free health screening includes consultation and guidance on early prevention of diseases and measures to reduce the factors that increase the risk of NCD. The Health Screening Program is implemented in collaboration with private clinics appointed as SOCSO HSP panel clinics. The drive behind the introduction of the program was due to the rising number of workers who are disabled and not able to work due to NCDs. SOCSO launched the HSP in January 2013, which essentially provides free health screening to all employees aged 40 years old and above who are registered with SOCSO. The implementation of the program was also timely with the increment of minimum retirement age from 55 to 60 years old. Economic growth and social inclusion both rely on the ability of workers to remain connected, develop and contribute to the labour market. The program involved an allocation of more than RM200 million by SOCSO to finance the health screening expenditure for a targeted 1.9 million workers for the year 2013.

Until the time of writing, 387, 737 Malaysian workers had taken up the offer and went through the health screening. The program had also benefited 132,840 women workers who had undergone mammogram screening through the program. In this early stage, the program had already shown its impact when it was found that 66% of these workers have not had a comprehensive health screening prior to the program. The prevalence of cardio-vascular diseases risk factors such as obesity, hypercholesterolemia, diabetes, hypertension and smoking were found to be high, of which the workers would receive consultation from their doctors. Female workers who underwent the program had also benefited from consultations on the findings of the screening for cervical and breast cancers. SOCSO believes that the health screening program is a step in the right direction for social security organizations to take. Non-communicable diseases can be debilitating for workers, jeopardizing employment, affecting income and financial security. With the country moving towards a developed nation status, the health of the working population had also evolved towards a relatively new frontier. It is high time that social security organizations, with the support of healthcare providers within the country to look into ways to tackle the problem of non-communicable diseases among the working population, aptly coined the 'epidemic of the 21st century'.





# BEST FORM OF SOCIAL SECURITY

Rising trends in employment injuries and illnesses have always been a concern to Social Security Organization Malaysia (SOCSO), a statutory body which provides comprehensive social protection by providing medical, cash benefits and rehabilitation to Insured Persons who suffer from employment injuries or illnesses. Millions of ringgits are paid out in total as compensation every year to this group of individuals.

In 2013 alone, more than 996 million ringgits were paid out for temporary, permanent disablement and invalidity benefits. But, is it just about millions which are being paid that is alarming? There is a deeper meaning and impact to these numbers as it indicates that there are a large number of Insured Persons who are on temporary or permanent disablement benefits and invalidity benefits who are on prolonged disability duration who may be unemployed, not productive and as a result becoming economically dependent and disintegrated from the society. In 2013, 59,312 Insured Persons received temporary disablement benefits, 35,049 received permanent disablement benefits whereas 46,387 received invalidity benefits where numbers of recipients for all three benefit categories have significantly increased in the past years. Recognizing this trend much earlier and its potential impact on the social security fund and the impact on the nation's productivity, SOCSO introduced a disability management program which is known as the Return to Work Program which is designed to reduce the risks of Insured Persons with injuries or critical illness who may potentially lose their job and become economically dependant.

The Return to Work Program was implemented based on a pilot study conducted in 2005 where Insured Persons with musculoskeletal disorders were sent for rehabilitation with the objective that they were able to return to work after being successfully rehabilitated following an injury or illness. Findings from the pilot study yielded positive results whereby there were recorded progress and successful outcomes following rehabilitation. However, the findings indicated several limitations to the study where it was unknown if the sample group eventually returned to work, retained at work or were unemployed. The study also highlighted the missing link between rehabilitation and assisting Insured Persons with injuries or illnesses back to work which was the case management approach in handling this group which looked into various aspects from the time of injury until they were able to sustain at work. Hence, the introduction of the Return to Work Program, a program which utilizes a case management and multidisciplinary approach while utilizing a bio psychosocial concept in assisting participants with injuries or illness to return to work in a safe and fast manner. The drivers of the Return to Work Program are Case Managers and Job Placement Officers who work together with medical specialists, doctors, employers, social institutions and family members of the participants with injuries or illnesses in designing medical and labor market interventions to assist them to return to work as soon and as safe as possible.

The Return to Work Program has been included as a national social protection strategy under the Government Transformation Program (GTP) where this was designed to address key areas of concern to Malaysian Citizens while supporting Malaysia's transformation into a developed and high income nation by Year 2020. In July 2011, the Return to Work Program was included as one of the Key Performance Indicators of the Minister of Human Resources to address the concerns of poverty amongst persons with disability that falls under the Ministerial Key Results Area (MKRA) of the GTP. Therefore, the Return to Work Program plays a significant role in the economic empowerment amongst persons with disabilities through employment after rehabilitation.



Since the implementation of the Return to Work Program in 2007, numerous awareness programs are continuously held to spread the culture of disability management across various stakeholders. One of SOCSO's most highlighted awareness programs include the Return to Work Conference which is now held biannually to enable disability management practitioners from worldwide to share their experiences and best practices in this platform.

*The Regional Return to Work Conference 2014 which was its 6th edition, held on the 24th & 25th of June, took place at the Putra World Trade Centre, Kuala Lumpur. The theme of the conference focused on 'Economic Empowerment & Societal Reintegration' due to it being an important aspect in the eradication of poverty and maintaining the social wellbeing amongst persons with injuries and illnesses. In times of adversity, this vulnerable group potentially faces perils of losing jobs, reduced social functioning, disintegration and therefore become unproductive members of the society.*

A comprehensive and systematic disability management program plays a significant role in empowering this group by providing health and labor market platforms to enable them to have equal employment opportunities, access to decent jobs and to be able to contribute to the nation's productivity and reintegrate themselves into society.

The conference was launched by the Honourable Human Resource Minister of Malaysia, Dato' Sri Richard Riot Anak Jaem. The conference included 23 papers from both local and international speakers who are experts in the disability management fraternity including Mr. Hans-Horst Konkolewsky, Secretary General of the International Social Security Association (ISSA) who presented a key note on 'Economic Empowerment & Societal Reintegration: A Social Justice'. Several employers and successful return to work participants also shared their life changing journey after an injury or illness through the Return to Work Program.

The highlight of the conference this year included a forum chaired by Datuk K. Selvarajah, Chief Executive Officer of Social Security Organisation Malaysia which comprised of six key opinion leaders including the Secretary General of ISSA, president of Malaysian Employers Federation and Malaysian Trade Union Congress together with higher officials from the Ministry of Human Resources, Ministry of Women, Family & Community Development and the Malaysian Rehabilitation Council. The forum discussed a conference resolution which was designed incorporating the ISSA Return to Work & Reintegration Guideline which was circulated to participants at the end of the conference.

The conference was a successful and memorable event that was attended by 1050 participants from Malaysia, ASSA delegates who attended the ASSA Exchange Program as well as participants from various countries across the globe.

The Return to Work Program has restored more than 8615 Insured Persons back to work since its implementation in 2007.

**Note: Attached with this article are the following:**

- Conference Resolution
- Pictures from the Conference





SOCISO's REGIONAL RETURN TO WORK CONFERENCE 2014  
'ECONOMIC EMPOWERMENT & SOCIETAL REINTEGRATION'

## CONFERENCE RESOLUTION

### Preamble

The Regional Return to Work Conference 2014 resolution includes strategies and mechanisms that are in line with the International Social Security Association (ISSA) Return to Work & Reintegration guidelines that are required towards empowering workers with injuries or illnesses by providing health and labor market interventions and platforms to enable them to have equal employment opportunities, access to decent jobs and to be able to contribute to the nation's productivity and reintegrate themselves into society through a systematic and comprehensive disability management program.

### Objective

This resolution aims to set standards of disability management in Malaysia and to guide stakeholders comprising of the employers, employees, medical fraternity, union members and others in integrating disability management in respective organizations policies, human resource practices and programs for the purpose of:

- (a) Providing disability management support to employers in managing workers with injuries or illnesses to enable a safe and fast return to work.
- (b) Creating a more inclusive workforce
- (c) Enabling workers with injuries to contribute to the nation's economy
- (d) Ensuring a sustainable social system
- (e) Increasing workers social well being



# RETURN TO WORK: THE BEST FORM OF SOCIAL SECURITY



## PLAN OF ACTION

A.TO INCREASE LEADERSHIP & BUILDING CAPACITY FOR RETURN TO WORK	
ACTION PLAN	KEY STAKEHOLDERS
i At least one (1) Return to Work Coordinator to be appointed in larger scale industries to facili-tate workers with injuries and illnesses.	SOC SO, MEF, MTUC,
ii. Disability Management to be included as part of human resource management and to introduce this as a module or subject in Human Resource Management courses across public and private institutions.	SOC SO, MOE (Higher Edu-cation), Public & Private Uni-versities
iii Disability Management to be embedded in Occu-pational Safety & Health Policies within organiza-tions.	SOC SO, MEF, MTUC, DOSH
iv. Case Managers to be trained by the Centre of Excellence if ISSA	SOC SO, ISSA

B.TO EXPAND DISABILITY MANAGEMENT WITHIN THE EXISTING LEGAL FRAMEWORK	
ACTION PLAN	KEY STAKEHOLDERS
i. To incorporate Disability Management as a policy in public and private institutions	SOC SO, MEF, MTUC, De-partment of Social Welfare, PSD
ii. To encourage private institutions/organizations to employ Persons with Disabilities as a Corporate Social Responsibility.	SOC SO, MEF, MTUC, De-partment of Social Welfare, Ministry of Domestic Trade, Cooperative and Consumer-ism, Standards Division (Ministry of Human Re-sources Malaysia)



**C. TO ENHANCE AWARENESS OF DISABILITY MANAGEMENT AMONG STAKEHOLDERS**

ACTION PLAN	KEY STAKEHOLDERS
i. To increase awareness of disability management programs across organizations through: <ul style="list-style-type: none"> <li>● Disability Equality Training Programs</li> <li>● Conferences/ Seminars</li> <li>● Occupational Ergonomics</li> <li>● Integrated approach to Disability Prevention</li> <li>● Career Fair for PWDs</li> </ul>	SOCSCO & All Stakeholders

**D. TO STRENGTHEN INTER AGENCY COOPERATION'S FOR ECONOMIC EMPOWERMENT**

ACTION PLAN	KEY STAKEHOLDERS
i. To establish a Steering Committee to look into Disability Management comprising of key stakeholders	SOCSCO, MEF, MTUC, DOSH, Labour Department, MOH
ii. To increase Research & Development in the field of Disability Management in Malaysia to create betterment on Disability Management outcomes	SOCSCO, MOE, MOH, Private & Public Higher Education Institutions
iii. To collaborate with insurance providers to expand social protection through disability management in their existing coverage.	SOCSCO, LIAM, PIAM, MOF

**E. TO ADOPT INTERVENTION STRATEGIES TOWARDS SOCIETAL REINTEGRATION**

ACTION PLAN	KEY STAKEHOLDERS
j. Application of best practices of institutions practicing: <ul style="list-style-type: none"> <li>● Early Intervention</li> <li>● Case Management Procedures</li> <li>● Case Loads</li> <li>● Transitional Work Options</li> <li>● Workplace Accommodations</li> <li>● ISSA Centre of Excellence</li> </ul>	All Stakeholders

**NOTES:**

SOCSCO : Social Security Organisation Malaysia  
 MEF : Malaysian Employers Federation  
 MTUC : Malaysian Trade Union Congress  
 MOE : Ministry of Education  
 MOF : Ministry of Finance  
 MOH : Ministry of Health  
 PSD : Public Services Department  
 DOSH : Department of Occupational Safety and Health

LIAM : Life Insurance Association Malaysia  
 PIAM : General Insurance Association Malaysia







# FINANCIAL LITERACY FOR RETIREMENT WELL-BEING

Social security organisations and retirement funds across the globe are constantly challenged and beginning to see that contributions to retirement savings alone are not enough. The evolving needs of the working citizens, compounded by the rise in cost of living, are also fostering the increase in old-age economic insecurity.

While pension and retirement fund systems in several nations provide safety nets designed to protect its members after they retire, the nets may not provide enough income to even meet their basic standard of living.

In a 2012 survey, the EPF found that about 50% of its members retire with less than RM50,000 (USD15,700). Given that the Fund is also experiencing seismic shifts in its members' demographics, it has introduced 5-year reformation initiatives, which include financial literacy as part of a long-term plan to enhance service delivery and help members achieve sustainable retirement.

The EPF recognised that success will only be achieved if a well-rounded plan is put into action. Hence, on July 1 2014, the Fund had set up Retirement Advisory Service or RAS, the first of its kind in retirement sector that offers members free advice and impartial guidance on options that could help them make vital decisions in the utilisation of their savings pre or post retirement.

When introducing the opening of RAS, EPF Chief Executive Officer Datuk Shahril Ridza Ridzuan said, "RAS follows a two-pronged strategy – educating and advising. It educates and instils financial literacy among the younger members while the advice on retirement options is especially meaningful

for members who are nearing retirement age or who have already retired but still have savings in the EPF."

Among other services offered by RAS include giving guidelines and options to help members manage and grow their EPF savings, carrying out awareness and education programmes on basic financial and retirement planning, and guidance on how much members could accumulate if they were to keep some of their savings with the EPF.

As the country's premier retirement fund, the EPF have in fact embarked on an education programme to boost members' awareness of financial planning since 2010 to help them make informed decisions and effectively plan ways to achieve a desirable retirement wellness. The idea to set up RAS resonated from the International Seminar on Financial Literacy and Retirement Planning hosted by the EPF on 17 and 18 September 2013.

The subject on financial education was the highlight at the seminar in which a total of 10 speakers in six sessions deliberated on the importance of financial education in helping to set the pace for sustainable retirement.

The two day seminar, themed "Towards Securing a Comfortable Retirement", was to expose stakeholders, such as policy makers, employers, members and relevant government agencies, to various issues on financial literacy and the importance of financial planning in providing employees with the



basic guidance to retirement planning. He added that majority of people had not given any thought to retirement even when they were only five to ten years away from it and one reason they did not engage in retirement planning was due to lack of financial literacy.

*"The seminar should provide a platform to participants and employees to kick start their road map in retirement planning. It is imperative that our members be equipped with financial literacy skills so they could prudently manage their savings during their retirement years."*

The EPF International Seminar 2013 was officiated by Minister of Finance II YB. Dato' Seri Ahmad Husni Mohamad Hanadzah and attended by about 350 international and local participants.

Among the renowned speakers were Flore Anne Messy (Senior Policy Expert, Executive Secretary, International Network on Financial Education, Organisation for Economic Cooperation and Development), Air Commodore Robert Brown (Independent Chairman, Australian Defence Force Financial Services Consumer Council), David Kneebone (Executive Director, New Zealand Financial Literacy and Retirement Income Commission) and Suhaimi Ali (Director, Consumer and Market Conduct Department, Bank Negara Malaysia).

The topics presented in the seminar include *How Financial Education in the Workplace Could Help Employees to Secure Better Retirement Income*; *National Financial Literacy Strategy – Country Experience* (Australia, New Zealand and Singapore); *Empowering Employees with Financial Education* and *Empowering Employees With Financial Education: Case Study*.

good financial

In his address to participants at the event, EPF Chairman Tan Sri Samsudin Osman said good financial





**"EPF i-Akaun"**

**EPF i-Akaun  
now on mobile**



## **myEPF application via handphones**

The EPF introduces the "EPF i-Akaun" mobile app, specially designed for EPF members wishing to check their EPF account via their handphones.

The application can be downloaded for free using smartphones and tablets with Android version 2.2 from Google Play Store. Members can check:



ANYWHERE



i-AKAUN



EASY



- Personal profile
- Statements and sub-statements
- Online calculator
- Latest information on EPF
- EPF branch locations, integrated with Google Map and directions

Through the EPF i-Akaun app, members can now access their EPF account anywhere and anytime.



## EPF MAKES THINGS EASIER VIA e-SERVICES

The noticeably compelling need to facilitate the delivery of services has seen Malaysia's Employees Provident Fund (EPF) actively enhancing its online functionalities to remain efficient in order to manage its large and ever-growing membership as well as fund size.

One of EPF's key successes in online functionality is the effective and efficient account monitoring called i-Akaun, a facility that offers members the convenience in checking their account statement any time they wish. Members can monitor the contributions made to their account and are able to make early complaint to the EPF if they find any discrepancies.

In its first quarter 2014 Operations report, the EPF charted a rise of 42.73%, equivalent to 1.43 million of members using the i-Akaun to check their EPF account. The positive reception was an impetus for the Fund to become even more creative in reaching to its members and to cater to the growing demand in the electronic delivery channels. In 2014, it launched the "EPF i-Akaun" mobile app for smartphone and tablet users, and can be downloaded for free from Google Play Store. The app gives members instant access to their EPF account and they can also check their profile, obtain latest news on the EPF as well as a direction map to EPF offices while on the move. The app is also equipped with an online calculator to allow members calculate their estimated yearly EPF contributions.

Chief Executive Officer Datuk Shahril Ridza Ridzuan said, "To move forward, we need to do things fast and accurate, which was why the decision to create the mobile app as an additional communication channel was inevitable.

"To this end, our efforts have paid off as the i-Akaun mobile app has been receiving tremendous response from our members. Interestingly, the mobile app was developed in-house, by our own people who truly understand the members' needs."

To ensure that EPF contributions by employers are paid promptly, correctly and conveniently, the e-Caruman facility, launched in 2013, was specially designed to allow employers remit their monthly contribution details online in which task, if done manually, can be extremely laborious and open to mistakes.

While the fundamental reason for doing things online is to eliminate or greatly reduce errors when filling up details manually, the EPF's goal is to primarily save time, cost and energy, especially for the more than 500,000 employers registered with the Fund.

"The growth in the utilisation of our electronic services corresponds with our objective, which is to boost online transactions. We will continue to expand our e-services more aggressively to provide greater convenience for both members and employers," Datuk Shahril stated.



## SSS and ILO sign agreement to provide social protection to emergency workers in Yolanda-hit provinces

The Social Security System (SSS) and the International Labour Organization (ILO) have signed a memorandum of understanding (MOU) for the SSS coverage of workers employed under the Emergency Employment Program set up by the United Nations and ILO in provinces devastated by Super Typhoon Haiyan (locally named "Yolanda") last year.

The signing ceremony was held on May 14, 2014 at the SSS main office in Quezon City, with the MOU inked by ILO Country Director Lawrence Jeff Johnson and SSS Senior Vice President for Accounts Management Judy Frances See.

Under the MOU, the ILO will provide the SSS a grant of over US \$141,000 to pay for three months' worth of SSS contributions of around 6,160 men and women who will be hired under the UN/ILO cash-for-work scheme. The emergency workers will be paid the prevailing minimum wage and shall be registered as self-employed SSS members. On SSS' part, it shall facilitate the registration of the emergency workers and ensure that the ILO grant goes towards their SSS contributions. Aside from SSS, the ILO will also pay the workers' contributions to Philhealth.

"We are very fortunate that government agencies, non-government organizations, and international institutions such as the ILO, have banded together to provide means for the affected people to recover. The emergency employment programs or cash-for-work schemes for the able-bodied victims of Super Typhoon Yolanda are important approaches to bringing needed livelihood to people," See said.

The short-term jobs, which will last from 15 days to three months, involve the rehabilitation and rebuilding of areas and infrastructures damaged by Super



Typhoon Haiyan, such debris-clearing of roads, declogging of drainage systems, preparation of agricultural lands for planting, and basic repair of public offices and health facilities. Majority of the emergency workers will be based in the provinces of Tacloban and Ormoc, while others will be in Coron, Cebu, Bohol and Negros.

"The Social Security subsidy that the ILO will provide for the workers in these emergency employment programs is important as this will ensure that they are covered with SSS protection for their and their family's future security," See noted. "We look forward to this win-win partnership with the ILO, and to serving the initial 6,160 emergency workers as our newest SSS members."

**SOCIAL PROTECTION FOR EMERGENCY WORKERS.** SSS Senior Vice President Judy Frances See and ILO Country Director Lawrence Jeff Johnson shake hands as they conclude the agreement providing SSS coverage to over 6,000 workers hired under the UN/ILO cash-for-work scheme in provinces hit by Super Typhoon Haiyan.

**DATA-MATCHING AGREEMENT.** SSS PCEO Emilio de Quiros, Jr. (4th from right) and NSO Administrator Carmelita Ericta (4th from left) present the agreement inked by the two agencies on February 14 at the SSS Main Office in Diliman, Quezon City. Also present were (from left) NSO Information Technology (IT) Systems and Research Division Chief Veronica Pido, NSO IT Officer I Robert Joseph Coronado, NSO Civil Registration Department Director III Lourdes Hufana, SSS Special Assistant to the PCEO Ma. Lourdes Mendoza, SSS Vice President for Benefits Administration Division Agnes San Jose and SSS OIC of Benefits Oversight and Review Department Jocelyn Evangelista.





## SSS taps National Statistics Office for verification of pensioners' status

The Social Security System (SSS) has tapped the services of the National Statistics Office (NSO) in verifying its pensioners' current status using marriage and death records in the civil registry, as part of SSS' regular monitoring of the continued pension eligibility of members and beneficiaries.

"As part of the agreement, NSO will develop a data-matching program that will compare the list of SSS pensioners and beneficiaries with the death and marriage records stored in the civil registry database," said Agnes San Jose, SSS Vice President for Benefits Administration.

SSS President and Chief Executive Officer (PCEO) Emilio de Quiros, Jr. and NSO Administrator and Civil Registrar General Carmelita Ericta led the signing of the agreement at the SSS Main Office in Quezon City on March 24. SSS Sickness, Maternity and Disability Benefit Administration Department Head Normita Doctor and NSO Civil Registry Department Director Lourdes Hufana served as witnesses.

The new SSS-NSO partnership complements the Annual Confirmation of Pensioners (ACOP), a regular program that aims to protect the SSS fund from

fraudulent claims by requiring pensioners to present themselves to their depository bank or the nearest SSS branch within the member's birth month. Failure to do so results to the suspension of the pension until such time that the pensioners comply with ACOP.

The pensioner's death, re-marriage of a surviving spouse and marriage of a dependent below age 21 are among the reasons for the permanent stoppage of pensions. However, monitoring other factors for pension cancellation – such as re-employment, cohabitation, and recovery from disability – still needs the ACOP since these cannot be checked using NSO data. While the development of the new SSSNSO project is underway, ACOP compliance is still expected of all SSS pensioners to ensure the continued release of their pension.

"During 'Phase 1' or the pilot implementation, the NSO data matching will initially focus only on pensioners aged 80 and above. Chances of fraud within this age group may be higher since the SSS, out of consideration for elderly pensioners' health conditions, allows them to submit their ACOP requirements through a representative or via mail, which leaves room for possible abuses," San Jose explained.

The implementation of "Phase 1" is scheduled this year. If successful, the pension fund shall proceed to "Phase 2" that will involve NSO data matching for all SSS pensioners.

Apart from the NSO data-matching service, the agreement also provides for SSS' use of the NSO Batch Request Entry System (BREQS), an offline system that accepts encoded requests for civil registry documents and forwards these to an NSO Service Outlet.

"The BREQS may be used as a mechanism to verify the actual status of pensioners who are already deceased, surviving spouses who have since remarried, and dependents no longer qualified to receive pension due to marriage or death, if these remain unreported to SSS," San Jose said.

Along with giving SSS access to BREQS, NSO will also provide a servicing outlet to facilitate the release of the requested documents directly to an authorized SSS liaison officer.





## Solid financial performance brings SSS asset level to over US \$10-B\*

Building on its solid financial performance since the start of the year, the Social Security System (SSS) of the Philippines saw its total assets expand by eight percent to US\$10.12 billion (PhP415.03 billion) as of May 2014, showing a growth of over US\$741.46 million (PhP30.4 billion) in just five months, from its US\$9.38 billion (PhP384.63 billion) asset level as of December 2013.

May Catherine Ciriaco, SSS Vice President for Management Services and Planning, credited the increase in assets to the six percent growth in investment level, which stood at US\$9.77 billion (PhP400.62 billion) as of May 2014, compared to US\$9.05 million (PhP370.99 billion) as of end of last year. Ninety-seven percent of SSS assets are in the form of investments.

"The growth in assets augurs well for SSS' drive to improve the system's long-term viability and regain a perpetual fund life of 70 years, in line with international social security standards," noted Ciriaco. Based on results of the latest SSS actuarial valuation, SSS funds are currently projected to last until 2043, with four years recently added to its fund life as a result of the 0.6 percent contribution rate hike and the new US\$390.24 (PhP16,000) maximum monthly salary credit effective January 2014.

Total revenues reached US\$1.55 billion (PhP63.75 billion) during the first five months of 2014, up eight percent from US\$1.43 billion (PhP58.86 billion) for the same period last year. Contribution collections, representing 77 percent of revenues, surged 16 percent to US\$1.20 billion (PhP49.2 billion), with the bulk of payments coming from the employed sector. Combined contributions from regular and household employees jumped by 16

percent to US\$1.03 billion (PhP42.33 billion); self-employed workers by 10 percent to US\$58.29 million (PhP2.39 billion); and voluntary members by 23 percent to US\$109.27 million (PhP4.48 billion).

Ciriaco said SSS investment and other income surpassed the US\$223.66 million (PhP9.17 billion) target for the five-month period by 59 percent primarily accounted for by equity earnings.

On the expenditure side, US\$1.01 billion (PhP41.39 billion) or 93 percent were attributed to benefit payments, which went up by 16 percent due to streamlined claims processing -- particularly for death, disability and retirement (DDR) that normally comprise majority of benefit payouts. For the first five months of 2014, DDR payments totaled US\$921.95 million (PhP37.8 billion), or 91 percent of benefit releases for the period. Benefit payments during this five-month period also covered the six months' worth of advanced pen-

sion disbursed to pensioners affected by Super Typhoon Haiyan (locally known as "Yolanda").

Meanwhile, operating expenses (opex) posted a modest increase of four percent to US\$75.37 million (PhP3.09 billion), utilizing only 49 percent of allowed charter limit. The higher opex can be attributed to other initiatives such as conducting information campaigns, and expanding and relocating SSS office spaces to provide better facilities for members.

"Opex included the five new branches and seven service offices (SOs) launched from January to May this year. We plan to open additional SSS offices in other key locations to reach out to more workers and widen members' access to our services," Ciriaco said. As of June 2014, the number of local SSS offices totaled 239, which includes 141 branches, 33 representative offices, and 65 SOs.



The SSS Service Offices, this one inside Ali-Mall in the commercial district of Cubao, Quezon City, helps ease congestion of members in regular SSS branch offices.

\*Conversion rate used throughout the article: US\$1.00 = Philippine P 41.00



## CPFBS COMMITMENT TO SERVICE EXCELLENCE

In the fast-moving age of the Internet, increasing literacy and growing demand for greater transparency, governments around the world face constant challenges to meet the different needs and demands of its population.

Along with meeting the different needs and demands, ensuring a high standard of service delivery is crucial in determining overall satisfaction. This is especially so for Singapore's Central Provident Fund Board (CPFBS), which currently manages a growing membership base of more than 3.5 million people and 140,000 employers.

### Are you sending the right service signal? **THE SERVICE SIGNAL** Consistent • Comprehensive • Convenient

#### Service Vision

To be a widely respected public agency with CPF ambassadors who are passionate about delivering best-in-class service to our customers and helping Singaporeans achieve a secure retirement.



Brought to you by  
Service Planning Unit (SPU)

### Consistent and high-quality service

We ensure our customers receive the best help possible regardless of the channel by understanding and empathising with their needs.

### Comprehensive and relevant information

We help our customers understand our schemes and enable them to make informed decisions.

### Convenient and user-friendly transactions

We enable our customers to get their transactions done right the first time via processes that are efficient and customer-centric.

Are you sending the right service signal?  
**THE SERVICE SIGNAL**  
Consistent • Comprehensive • Convenient

Core Management understands that we need to continuously review our service delivery to keep up with our customers' needs and expectations. Hence, CPFBS refined its Service Excellence Framework in 2013 to better reflect its commitment towards delivering excellent service.

To support our service vision and desired outcomes, CPFBS has identified seven key thrusts

**Maintain a strong service culture:** A key driver for service excellence is for CPFBS to reinforce and maintain our service culture developed over the years. To sustain this, we have developed a "3I" (Inspire, Internalise & Incentivise) Service Culture Framework to instil the service passion in all CPF ambassadors. Various initiatives were developed based on this framework to encourage CPF staff to work together so as to create positive service experiences for our customers. Tracy, the Service Excellence Framework mascot, was also created to reinforce the service message.



# Service Communication Framework (3I)



## People management and development:

While the culture helps to attract people with the correct service mindset, there is also a need to provide timely and sufficient learning opportunities to develop them into competent CPF ambassadors who can address the customers' needs with professionalism and empathy. For example, new officers joining the Board are now required to attend a service foundation programme which imparts knowledge on soft skills and product knowledge as soon as they start work. Officers working in the frontline areas also undergo a structured and comprehensive training programme over a nine-month period before being deployed to serve at our service counters.

## Effective use of our resources:

As CPF Board serves a diverse member base, we adopt customer segmentation and targeted service and deployment strategies for better use of resources. Although the human factor comes to mind in any discussion on service, in CPF Board, we have been early adopters of appropriate technology to deliver convenient services on electronic and mobile platforms to our customers. Technology has also boosted the productivity of our staff, enabling them to work more efficiently.

## Understand needs and behaviours of our customers:

Policies and practices that have worked in the past may no longer be relevant in today's fast changing environment. To ensure relevancy of our policies, CPFB has a structured process to collect and analyse the feedback received from the various platforms and surface them for policy review where appropriate.

## Provide simple and clear information:

As the structure of most policies are inherently complex, it is then important to translate these policies to simple and clear information for customers so that they are able to better understand the policies and how they can benefit from them. CPF Board places emphasis on clear writing techniques to deliver our message effectively to our customers. This will also enable members to better self-serve to reduce resource needs.

## Streamline processes:

An integral part of our focus on service is the need to regularly and rigorously assess and improve or even eliminate existing processes. CPFB reviews our processes regularly with a focus on simplicity, to achieve greater efficiency and consistency.

## Benchmarking:

Service practices and customer expectations evolve rapidly. CPFB regularly benchmarks our services against other public and private organisations to identify potential gaps in our service delivery. CPFB organises learning visits not just to other public agencies, but also to private sectors such as banks, hospitals and retail malls as a form of cross-pollination, to learn about their best practices in customer service.

CPFB strives to continuously improve its service standards and is confident that, with its new Service Excellence Framework in place, it can meet the challenges ahead while at the same time, continue to deliver best-in-class service to its customers.



# Preparing for aging society: The NHSO has piloted on long-term care for frail elders

The National Health Security Office (NHSO), launched a project on "Long-term care for elders" to promote healthcare for elders at home and in community especially for frail elders in preparing for full aging society on April 13 2014, that it is not only be a "Thai New Year, or Song Kran Day" but also be a "National Seniors Day"

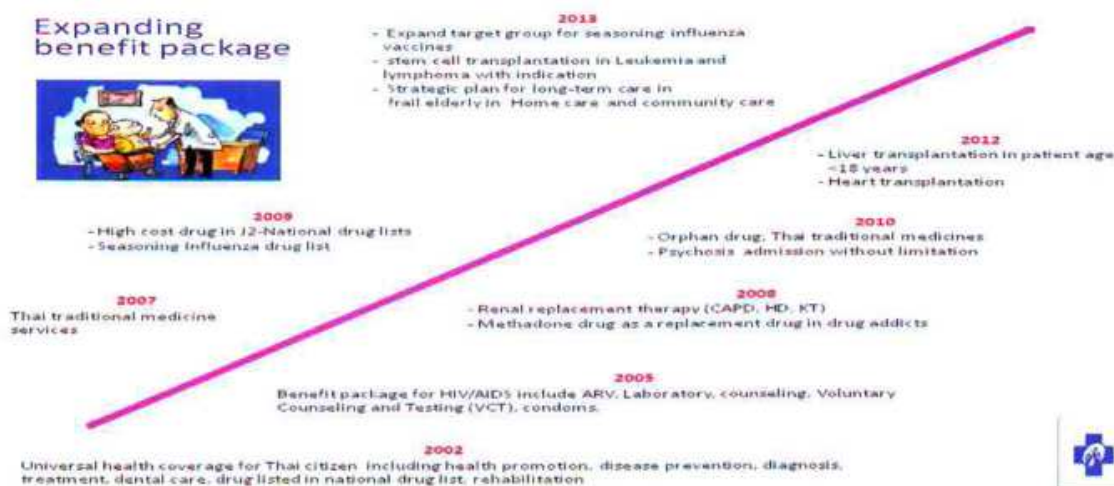
Demographic structure of Thai population has also progress changed to aging society. Health problems in elders are not only due to physical weakness from aging but also illness from chronic diseases causing to disabilities and dependents from complications that required continuous care. It is, therefore, important to prepare for high proportion of elders in society.

The National Health Security's board agreed to prepare for the changing situations by setting "Sub-committee on long-term care for dependent elders" to have duties in promoting and collaborating with other stakeholders and alliances both nationally and internationally institutes to develop long-term care system for elders in every government health insurance schemes. The sub-committee has proposed strategic plan of long-term care for senior citizens in both home care and community care to strengthen 6 dimensions of care, i.e., 1) Develop database system for elders in community and Screening care for elders, 2) Develop long-term care system in community, 3) Develop supporting financing system and benefit packages, 4) Promote capacity building for long-term care in community, 5) Knowledge management and monitoring and evaluation, and 6) Develop standard guideline / rules / regulations and management system.




Two national working groups have also be set up, i.e., the National Working group on screening and information system development for elders, and the National Working group on benefit package development for long-term care in elders. Both of the National Working groups have already developed relevant tools, database system and benefit packages to promote appropriate long-term care for senior citizens in Thailand. There are now in implementation phase under a "long-term care for dependent elders in community" project that are piloted in 8 areas in order to find out appropriate system for Thailand.

The piloted project will be focused on integrated and holistic system development including health financing, service system, capacity building, resource management, and information system, as well as related mechanisms from community, health promoting hospitals, district hospitals, provincial hospital, and other non-health alliances such as local administrative offices; in areas that have problems with health care and dependent in elders at mild and severe levels.", This piloted project have 16-month of implementation from Jan. 2014 to April 2015. After this period, the project will be evaluated and adjusted to be more appropriated before implementing nationwide in the benefit package.





A group of approximately 30 people, mostly men in suits and a few women in professional attire, are posed for a group photo. They are standing in two rows in front of a large banner. The banner has a stylized graphic of yellow and blue lines at the top, followed by the text "INTERNATIONAL CONFERENCE on Strengthening Social Protection for ASEAN Community" and "8-9 July 2014, Bangkok, Thailand".

## INTERNATIONAL CONFERENCE on Strengthening Social Protection for ASEAN Community

8-9 July 2014, Bangkok, Thailand

### **SSO organized the International Conference on "Strengthening Social Protection for ASEAN Community"**

Becoming "ASEAN Community" in 2015, is a crucial step for crucial change of all ASEAN member countries. All groups of people will involve and will be affected in this transition. Accordingly, all related countries have a challenging mission in providing social protection for them all. With this important task, there are some issues which is worth to mention; migrant workers from the measures to facilitate flow of labour and, informal workers as the biggest group of labour in many countries of this region. However, the access to social protection of the two groups of workers is limited because of specific characteristics of the groups, readiness, regulations and budget that are different from country to country.

With the primary mission of providing thorough and high quality social security services to its members, Social Security Office (SSO), Ministry of Labour, Thailand-organized the International Conference on "Strengthening Social Protection for ASEAN Community" from 8-9 July 2014 at Centara Grand at Central Plaza Ladprao, Bangkok. This event aims to be a stage to exchange knowledge and experiences among ASEAN member countries as well as other social security organizations to find guidelines and raise the awareness on social protection of ASEAN Labour. There are three themes discussed in the event including social protection: from past to future, extending social security for informal workers and providing social security to citizens working/living overseas.

The conference was presided by Dr. Jirasuk Sugandhajati, Permanent Secretary Acting Minister of Labour. There were about 350 participants from social security related agencies including social security organizations in ASEAN member countries, representatives from countries that have experiences in extending social security coverage to informal workers and providing social security for their beneficiaries working/living abroad; international organizations such as the International Labour Organization (ILO), International Social Security Association (ISSA) and ASEAN Social Security Association (ASSA); and other relevant organizations in Thailand.

According to the discussion during the conference, it was concluded that social security is not only the most important tools with employment and work, but it is also an effective tool for economic growth. It is not a cost for the system, but is an investment for the people, the country and the region. Besides, finding the balance between economic development and social sustainability is very crucial.

Regarding the extension of social security for informal workers, several countries have already had some policies that are similar in principle to ILO's social protection floor concept. However, in some countries, such as Thailand, Vietnam or China met the same problems including low coverage, contribution collection problem, lack of participation of young people

in the scheme and poor awareness of strengthening social protection for themselves, lack of information and communication, and the increased financial burden with the higher cost from the extended coverage. The critical success factor for this challenge is the cooperation among all stakeholders.

In providing social security for citizens working/living overseas, many countries such as Korea, Japan, the Philippines, and the Netherlands utilize Social Security Agreement (SSA) as the main tool for this ambition. SSA may cover equality of treatment, export of benefits, application of legislation, totalisation, and administrative collaboration principles.

The conference came up with 3 recommendations for strengthening social protection for ASEAN Community: first, promoting the extension of social security coverage to the uncovered in accordance with their own context; second, equality and fairness for migrant workers are important issues that social security agencies should address and put into action and; third, ASEAN countries should promote social security coordination, especially through social security agreement with the revision of the existing laws and regulations if needed.

Since ASEAN Community will be in place in late 2015, when ASEAN becomes one with the ambition for economic, social, political, and cultural security and 600 million people, there are indeed more challenges waiting ahead. SSO will do its all efforts on social security programmes through strategic plans, training, policy formulation and research. Closer cooperation is also crucial at the regional and international level to strengthen social protection for people in our region.



## Vietnam National Assembly passes the amendments to the Health Insurance Law



On June 13th, 2014, the 13th National Assembly passed the amendments to Health Insurance Law No. 46/2014/QH13 in which 25 over 52 articles were re-vi-sed and supplemented.

In comparison with the Health Insurance Law 2008, the newly amended Health Insurance Law has number of important issues, power-ful breakthroughs to over-come the limitations of the previous one. It also creates legal mechanism to ensure the benefits of insured people in order to achieve universal health insurance coverage in Viet-nam. Main contents of the amendments are as follows:

### Mandatory health insurance coverage

From the 1st January 2015, all Vietnamese citizens compulsorily participate in the na-tional health insurance scheme. This is a very important breakthrough showing the political commitment to accelerate towards universal health insurance in accordance with the Constitu-tion 2013. The compulsoriness of health insurance participation as well as the State subsidy to social policy groups (people with merit, the poor, ethnic minority, children under six, school children...) are prerequisite and connerstone for successfully fulfilling the goal of universal health insurance coverage in 2020.

### Basic health care package

International experiences and the recommendations of World Health Organization (WHO) show that countries all over the world set up basic health care package affordable with their own funding capacity and socio-economic conditions to lay the ground for ensuring uni-versal health coverage. Therefore, it is a need for Vietnam to develop a basic health care pack-age which is suitable for financial capacity of the health insurance fund, State budget and health insurance contribution in order to ensure equality in providing health care for citizens and sustainability of social security system.

### Health insurance membership groups

The amended Health Insurance Law categorizes health insurance membership into five (5) groups based on contribution responsibility as below:

- 1) Salaried employees whose contribution is shared between employees and employers.
- 2) The people entitled to social security benefits, whose contribution is covered by thesocial insurance fund.
- 3) The poor, ethnic minority, children under six, senior people whose contribution is fully paid by the State budget.
- 4) The near poor whose contribution is partially subsidized by the State budget.
- 5) The self employed, school children, family based members whose contribution is fully paid by themselves

### Responsibilities of relevant government agencies

Vietnam Social Security is responsible for managing the health insurance fund, col-lecting the health insurance contribution, issuing health insurance cards, signing contracts with health care providers and paying benefits to insured people. Ministry of Health and relevant Ministries perform the state management of health in-surance and inspection of the implementation of Health Insurance Law. Local authorities provide name list of health insurance participants whose contribution is covered by the State budget. Currently, there are over 62 million people covered by health insurance scheme, equivalent to 69 % of the Vietnam's population. Vietnam's objectives are to expand compul-sory health insurance coverage to at least 80 % of the population by 2020.





# THE MERGER OF TABUNG AMANAH PEKERJA (TAP) AND SUPPLEMENTAL CONTRIBUTORY PENSIONS (SCP) BOARD

*TABUNG AMANAH PEKERJA (TAP) and SUPPLEMENTAL CONTRIBUTORY PENSIONS (SCP) BOARD have officially merged from 1 April 2014. With effect from the date, all the powers, functions and duties of SCP Board stipulated in the Supplemental Contributory Pensions Order, 2009 has been transferred operationally and administratively under TAP's management.*



*Briefing conducted on the merger and contribution processes*



*Registered employers attended for the talk*

The Supplemental Contributory Pensions Scheme was established on 1st January 2010. It was an additional plan that complements the existing TAP Scheme. Similar to TAP, it is compulsory for all employees in the public and private sector to register into the SCP scheme. In addition, those who are self-employed are encouraged to join the scheme.

Citizens and Permanent Residents of Brunei Darussalam below the age of 60 years old working in public and private sector are mandated to participate in the SCP scheme. However, those who are employed under the Public Service Pensionable Posts or receiving the Public Service monthly pension are exempted from joining this scheme.

The rate of contribution for SCP scheme is 3.5% from employee's monthly salary and the employer is required to contribute with the same rate of 3.5% per month which makes the total monthly rate of contribution to 7%. The minimum monthly SCP contribution is B\$35.00; B\$17.50 being employee's contribution and another B\$17.50 from employer. The maximum monthly contribution is B\$98.00. The Supplemental Contributory Pension's scheme currently provides three benefits namely monthly payment benefits (annuity), survivorship benefit and derivative benefit.

With the merger of SCP, TAP Board has the responsibility to ensure a successful and smooth operations of both TAP and SCP Schemes.



## ASSA BOARD MEETING 2013 Vientiane, Laos PDR























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