

as easy as  
**ABC**

with Atty. Alex B. Cabrera



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## Delayed but not denied

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There is something special about sipping coffee on a Sunday morning. It's stress-free, even totally relaxing. Far from the reaches of our employers and clients, we may stumble into a thought that we are all employers. And, perhaps, this question: "Is there anything we've overlooked for our household staff, like Social Security System, PhilHealth, and Pag-IBIG benefits?"

It is still Sunday, so worrying is not allowed. It is no big worry anyway, because unlike office deadlines and electric and phone bill due dates, catching up is allowed. It also makes a lot of sense.

A business friend told me that one of her *angels*, amiably referring to her household staff member, will require surgery. I will refer to her *angel* as *assistant* from here on. Apparently, the *assistant* is past her 40s and something in her reproductive system needs mending.

My friend decided to spend for her *assistant's* surgery. My friend could avoid full cost of surgery if she avails of PhilHealth benefits for her *assistant*. But what do you think are her chances of availing PhilHealth for her *assistant*, even if she has not done anything to register her *assistant* at this point? The answer is: very high chances.

If she registers with PhilHealth tomorrow, her *assistant* could avail of PhilHealth benefits even if the procedure is next week, for as long as a minimum of three months' contributions are paid to PhilHealth. PhilHealth allows employers to settle only at least previous three months' arrears so the *assistant* could immediately be covered. The employer may settle remaining arrears either in full or in installments. Given the *assistant's* salary of P5,000, the PhilHealth monthly contribution for the employer is only **P100 (P100 employee's share)**, this should be workable even if arrears would be paid.

If the *assistant* undergoes surgery, and of course could not work while recovering, I am not sure if my friend would be happy paying her full salary for a prolonged period. But if she is registered with SSS, she could receive compensation from the system. So no work, but with pay.

SSS, however, requires more lead time. To have salary credits from the SSS, the *assistant* should be an SSS member for at least one year with at least three monthly contributions before the availment of benefits.

Another SSS benefit worth pointing out is that a total of 120 contributions (10 years' worth) would entitle the *assistant* to retirement benefits when she eventually reaches 60. For a salary of P5,000, the monthly SSS contribution is **P380 (employee's share is P180)**.

When the *assistant* recovers and gets stronger, is it realistic for her to dream about buying her own house? The answer is yes because Pag-IBIG contributions by my friend for her *assistant* would allow the latter to avail of a housing loan and thus invest in real property after at least 24 monthly contributions are remitted. This is another **P100 per month for the employer (plus P100 for the employee)**.

May I summarize the inconvenient truth? SSS, PhilHealth, and Pag-IBIG contributions are mandatory for every employer. The Kasambahay Law even has the controversial provision that it all retroacts from the date of employment of our *assistants*. The other part of the inconvenience is that the aggregate contribution required per month is **P580 plus P380 employee's share**, per head. The registration part is manageable, and even your office with much experience on this could provide the forms. Quite soon, a Unified Registration Form would be available for use.

True, the feeling of pain is mutual among us employers, especially if you pay (when able) the arrears. But these social contributions would eventually save us costs of subsidy because we would take care of our *assistants*, registered or not. It is in our nature to take care of our own. And in the case of our *assistant*, they give us daily respite. They allow us to function in the office while they attend to our home, our clothes, and our children. Priceless, isn't it?

One other priceless thought is that they could retire with some money, they could also have their own house, and be properly set up, all under our employ. And that, my friends, for me, is a source of good feeling, as I sip my Sunday coffee.

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