

**AGREEMENT ON SOCIAL SECURITY BETWEEN THE REPUBLIC OF THE PHILIPPINES
AND THE REPUBLIC OF KOREA (PH-KR SSA)**

FREQUENTLY ASKED QUESTIONS (FAQs)

<p>1. What is the PH-KR SSA all about and how will it be beneficial for OFWs in Korea?</p>	<p>The PH-KR SSA aims to promote mutual cooperation between the Philippines and Korea in the field of social security and to ensure the protection of social security rights for the benefit and welfare of the respective nationals of both countries.</p>
<p>2. What will happen once the PH-KR SSA is implemented?</p>	<p>Once implemented, the PH KR SSA shall provide the following features that are beneficial to OFWs in Korea:</p> <ul style="list-style-type: none"> a. <i>Equality of Treatment</i> - a covered Filipino, including his/her dependents and survivors, shall be eligible for social security benefits under the same conditions as a Korean national in KR; b. <i>Export of Benefits</i> - a covered person shall continue to receive his/her benefits wherever he/she decides to reside (PH or KR); c. <i>Totalization of Insurance Periods</i> - Contribution/ creditable insurance periods in both countries may be added (excluding overlaps) to determine qualification for benefits; and d. <i>Mutual Administrative Assistance</i> - covered members or beneficiaries may file their claims with the designated liaison agencies of PH and KR, which shall accordingly extend assistance to facilitate processing of claims.
<p>3. Will Filipino EPS workers still be covered under KR NPS?</p>	<p>Yes. The social security coverage of OFWs in Korea will remain under the KR National Pension Service (NPS).</p>
<p>4. Will there be transfer of contributions from KR NPS to PH SSS?</p>	<p>No. There will be no transfer of contributions from the KR NPS to the PH SSS.</p>
<p>5. Can Filipino EPS workers still be entitled to lumpsum refund upon leaving Korea?</p>	<p>Yes. OFWs in KR will still be given an option to refund their contributions from the KR NPS at the end of their contract under the same conditions granted to KR nationals.</p>
<p>6. Can the refunded contributions from KR NPS still be used for totalization of insurance periods?</p>	<p>No. The refunded or withdrawn contributions from the KR NPS can no longer be used for determining eligibility in totalizing the insurance periods in the PH and KR.</p>
<p>7. What will happen if an OFW decides not to withdraw his/her lumpsum refund from the KR NPS?</p>	<p>Under KR NPS policy, application for lumpsum refund is allowed within a 5-year prescriptive period upon entitlement. Thus, OFWs are given this period of time to decide if they opt to file their lumpsum refund or leave their</p>

	<p>contributions in KR NPS. Another option for re-application for lumpsum refund is provided within 10 years after reaching age 60.</p> <p>If ever OFWs decide not to file for lumpsum refund, their remaining contributions in KR NPS may entitle them for a pro-rated pension upon reaching retirement age provided they have sufficient contributions (excluding overlapping periods) in PH SSS that can be considered for totalization of insurance periods.</p>
<p>8. If the lumpsum refund will still be retained for Filipino EPS workers, why is there a need to establish the PH-KR SSA?</p>	<p>The PH-KR SSA is not just an agreement that allows lumpsum refund to be granted to OFWs under the same conditions granted to Korean nationals, but it also serves as a legally binding instrument that provides a basis for OFWs in Korea to access the standard features and benefits under the Agreement (Equality of Treatment, Export of Benefits, Totalization of Insurance Periods, Mutual Administrative Assistance).</p>
<p>9. Suppose an OFW has completed the minimum contribution/period of coverage under both pension systems in the PH and KR to qualify for benefit, will the worker be entitled to receive benefits under both countries/systems?</p>	<p>Yes. OFWs who have completed the minimum qualifying conditions for both systems shall be entitled to receive benefits under the social security schemes of PH and KR.</p>
<p>10. How will OFWs file and receive their Korean benefit claim if they have already returned in the PH?</p>	<p>OFWs may file their Korean benefit claim through the concerned unit of the SSS (to be undertaken by International Operations Group), being one of the designated liaison agencies under the PH-KR SSA. There is no need for OFWs to travel back to Korea just to file their benefit claim.</p> <p>Upon settlement, benefits from the KR NPS can be received by OFWs through their PH local bank account via overseas remittance.</p>

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<p>1. Ano at tungkol saan ang PH-KR SSA at paano ito magiging kapaki-pakinabang sa mga OFWs sa Korea?</p>	<p>Ang PH-KR SSA ay naglalayon na isulong ang mutual cooperation sa pagitan ng Pilipinas at Korea sa aspeto ng social security at upang maseguro ang proteksyon ng mga karapatan sa social security para sa benepisyo at kapakanan ng kani-kanilang mga mamamayan ng parehong bansa.</p>
<p>2. Ano ang mangyayari kapag naipatupad na ang PH-KR SSA?</p>	<p>Kapag naipatupad na, ang PH KR SSA ay magbibigay ng mga sumusunod na kapaki-pakinabang na benepisyo para sa mga manggagawang Pilipino (OFWs) sa Korea:</p> <ul style="list-style-type: none"> a. <i>Equality of Treatment</i> – a covered Filipino, kabilang ang kanyang mga dependents at survivors, ay magiging eligible para sa mga social security benefits kaparehas ng mga kondisyon para isang Korean national sa Korea; b. <i>Export of Benefits</i> – a covered person ay dapat patuloy na makatanggap ng kanyang mga benepisyo saanman siya magpasya na manirahan (PH o KR); c. <i>Totalization of Insurance Periods</i> - Ang mga contribution o creditable insurance periods sa parehong bansa ay maaring pagsamahin (hindi kasama ang overlapping periods) para maging qualified sa benepisyo; at d. <i>Mutual Administrative Assistance</i> – Ang mga covered members or beneficiaries ay maaaring mag-file ng kanilang benefit claim application sa mga designated liaison agencies ng PH at KR, para makapagbigay ng assistance at ma-facilitate ang processing ng claims.
<p>3. Ma-co-cover pa rin ba ng KR NPS ang mga Filipino EPS workers?</p>	<p>Oo. Ang social security coverage ng mga OFWs sa Korea ay mananatili sa ilalim ng KR National Pension Service (NPS).</p>
<p>4. Magkakaroon ba ng paglipat ng mga contributions ng OFWs mula sa KR NPS papuntang PH SSS?</p>	<p>Hindi. Walang mangyayaring paglipat ng mga contributions ng OFWs mula sa KR NPS papuntang PH SSS.</p>
<p>5. Maaari pa bang makuha ng mga Filipino EPS workers ang kanilang lumpsum refund sa pagalis sa Korea?</p>	<p>Oo. Ang mga OFWs sa KR ay bibigyan pa rin ng option na i-refund ang kanilang contributions mula KR NPS sa pagtatapos ng kanilang kontrata sa ilalim ng parehong mga kondisyon na ipinagkaloob sa mga Korean nationals.</p>
<p>6. Maari pa bang magamit sa totalization ng insurance periods ang refunded contributions mula KR NPS?</p>	<p>Hindi. Ang na-refund o na-withdraw na mga contribution mula sa KR NPS ay hindi na magagamit para sa totalization of insurance periods sa PH at KR.</p>

<p>7. Ano ang mangyayari kung ang isang OFW ay magpasya na hindi kunin ang kanyang lumpsum refund mula sa KR NPS?</p>	<p>Sa ilalim ng patakaran ng KR NPS, ang application for lumpsum refund ay pinapayagan sa loob ng 5-taong prescriptive period pagkatapos ng entitlement. Kaya, binibigyan ang mga OFW ng ganitong panahon upang magpasya kung pipiliin nilang i-file ang kanilang lumpsum refund o iwanan ang kanilang mga contributions sa KR NPS. Ang isa pang option para sa re-application para sa lumpsum refund ay ibinibigay sa loob ng 10 taon pagkatapos maabot ang edad na 60.</p> <p>Kung sakaling magpasya ang mga OFW na huwag mag-file ng lumpsum refund, ang kanilang mga natitirang contributions sa KR NPS ay maaaring magbigay sa kanila ng pro-rated pension kapag umabot sila sa edad ng pagreretiro basta mayroon silang sapat na contributions (hindi kasama ang mga overlapping period) sa PH SSS na maaaring magamit sa totalization of insurance period.</p>
<p>8. Kung makukuha pa rin ng mga Filipino EPS workers ang kanilang lumpsum refund, bakit kailangan pa ng PH-KR SSA?</p>	<p>Ang PH-KR SSA ay hindi lamang isang kasunduan na nagbibigay ng lumpsum refund for OFWs sa parehong kondisyon na ipinagkaloob sa mga Korean nationals, ngunit ito rin ay nagsisilbing legally binding instrument na nagbibigay ng basehan sa mga OFWs sa Korea ng access sa mga features at benefits na napapaloob dito sa Kasunduan (Equality of Treatment, Export of Benefits, Totalization of Insurance Periods, Mutual Administrative Assistance).</p>
<p>9. Sakaling makumpleto ng isang OFW ang minimum contribution o period of coverage sa parehong pension systems ng PH and KR para mag-qualify sa benefit, maaari bang maging entitled sa benefits ang OFW sa parehong bansa/sistema?</p>	<p>Oo. Ang mga OFW na nakakumpleto ng minimum qualifying conditions para sa parehong sistema ay maaaring makatanggap ng mga benepisyo sa ilalim ng social security schemes ng PH at KR.</p>
<p>10. Papaano makakapag-file at makatanggap ng benefits ang mga OFWs na nakabalik na ng PH?</p>	<p>Ang mga OFWs ay maaaring mag-file ng kanilang Korean benefit claim sa concerned unit ng SSS (na isasagawa sa International Operations Group), bilang isa sa mga itinalagang liaison agencies sa ilalim ng PH-KR SSA. Hindi na kailangan pang bumiyaha pabalik ng Korea ang mga OFWs para lang mag-file ng benefit claim.</p> <p>Kapag settled na, ang kanilang benefits mula sa KR NPS ay maaaring matanggap ng mga OFW sa kanilang PH local bank account sa pamamagitan ng overseas remittance.</p>