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Message from Mr. Khamphouang Inthaseng, the ASSA Chairman.

It is nearly one-year period that Social Security Organization (SSO) of Laos has performed its important roles of coordinating and managing the activities of ASSA. Through this assignment, It has been noticed that all ASSA member institutions have intensively contributed to development of the ASSA as well as the development of the member institutions themselves which aims to enrich the ASSA roles and to strengthen the member institutions with a better capacity of providing social protection system to the population under their coverage.

For Lao PDR, social security is part of the social policy of the Party and the Government, which intends to provide social protection system to workers, to support the mission of ongoing poverty eradication and to pave the early path toward industrialization and modernization. In this regard, the SSO is contributing to these goals by providing the guarantee of improved living conditions and health of the enterprises workers. Currently, the coverage of the SSO is being expanded with a satisfactory level.

Nevertheless, the social security is still at early stage for Laos, and it is very necessary for us to enhance the collaboration and to exchange experience with ASSA member institutions and other social security institutions in the world. Therefore, being a member of the ASSA has significantly opened the floor for SSO to exchange experiences related to social security with other member institutions. I believe that cooperation among the ASSA Members would be tightened and strengthened to develop better social security systems for people in the ASEAN region.

Finally, I would like to seize this opportunity to draw the attention that Cambodia and Myanmar have not joined the ASSA yet. Therefore, I would like to urge all member institutions to encourage the two countries to join the ASSA, which would enable ASSA to be represented by all ASEAN countries. Moreover, I do hope that, with close cooperation by all member institutions, the trainings enhancing the human resource development for ASSA Members would be put into practice.

Thank you.

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Impression of the 17th ASSA Board Meeting in Brunei Darussalam



Employees Trust Fund (ETF), Brunei Darussalam hosted the 17th ASSA Board Meeting from 6 - 9 March 2006. The meeting was held at Rizqun, the Mall Gadong in Bandar Seri Begawan, which representatives of the 8 member countries of ASSA as well as distinguished speakers have attended with more than 40 people.

Before Board Meeting commencement, a one-day ASSA Secretariat Meeting, chaired by Mr. Padeumphone Sonthany, ASSA Secretary General and Deputy Director General of Lao SSO, was held in Ministry of Finance on 6 March 2006. The meeting discussed on the issues to be submitted to the ASSA Board Meeting such as: Training for ASSA members as well as development of ASSA logo and Website.

On 8 March 2006, a Pre-ASSA Board Meeting Seminar was held where participants heard and learned about experiences and lessons regarding social security and investment from 5 invited speakers. In the afternoon, delegates enjoined visits to a handicraft center and a museum.



On 9 March 2006, the 17th ASSA Board Meeting, chaired by Mr. Azlan Zainol, ASSA Vice-Chairman and Chief Executive Officer of Employees Provident Fund of Malaysia, was officially commenced. The meeting started with the presentations on Good Practices from 3 representatives of ASSA Member Institutions that were PT.ASKES (Persero), Indonesia; Vietnam Social Security (VSS), Vietnam; and Employees Trust Fund (ETF), Brunei. The meeting unanimously approved the Minutes of the 16th ASSA Board Meeting held in Vientiane, Laos in September 2005. The meeting also discussed on the possibility of organizing training for ASSA member institutions.

Progress of Savannakhet Office is intensively supervised.

From 9 to 12 May 2006, the delegation led by His Excellency Mr. Le KAKANHYA, Vice Minister of Labor and Social Welfare and Mr. Khamphouang INTHASENG, the Director General of SSO visited SSO Branch Office in SavannaKhet province to monitor the progress by SSO Branch Office and encourage the compliance of SSO's regulations in the province.

The delegation also called on the Governor of Savannakhet province to inform the purpose of the visit as well as the progress done by the SSO branch office. In this opportunity, the Governor of Savannakhet province recommended SSO branch office in cooperation with the Labor division of Savannakhet province to have a close collaboration with the Province Administration Office in terms of pushing targeted enterprises to comply with SSO regulations.

During the visit, the delegation organized a Meeting, where more than 50 non-member enterprises in the province were represented, to encourage the reluctant enterprises to join the SSO and to exchange views regarding social security scheme with the participants. The participants also heard from His Excellency Mr. Le KAKANHYA about the legal obligations by the employers to the social security and the importance of social security for the workers and their family and the national economy as a whole.

In addition, the delegation visited the Gold Mining Factory in Vilabouly district where more than 5,000 people are employed and Vilabouly district hospital to investigate its feasibility of providing health care services to the SSO members and their dependants living in this area.



Steps put forward to improvement of SSO's Health Care System.

Social Security organization (SSO) has introduced Health Insurance to its members and their dependants for 5 years where the Health Insurance Division of SSO works intensively with parties involving in health care system. It is observed that the Health Insurance provided by SSO is able to serve insured persons and their family members with a quite adequate treatment and satisfactory service quality. Moreover, the Health Insurance System under Capitation payment mechanism has potentially encouraged the Lao workers to have a better access to health care. The SSO holds health care contracts with central level hospitals, in which rules of health care provision as well as other necessary agreements have been stipulated.

Nevertheless, to serve the insured members satisfaction and to gain public confidence, there are still some issues to be solved by SSO such as quality of health care services which is still a big concern among SSO's members.

As a result, in early 2006, the SSO under the financial support by the ILO Social Security Project (ILOSSP) held a workshop to discuss and review its health insurance system, particularly health care benefit package and payment mechanism between the SSO and its contracted hospitals in the future. The meeting was technically led by the ILOSSP health insurance expert and was presented by members of the SSO Board of Directors, the SSO Medical Board, representatives of contracted hospitals, and representatives of organizations involving in the health care system.

Recently, the SSO has completed a survey to find out average expenditure by the hospitals on chronic diseases and other diseases with high treatment cost. The result of the survey will then be put toward the consideration by all parties concerning in health insurance. Through this consideration, the contracts between the SSO and its contracted hospitals are supposed to be reviewed to improve the heath care with a better quality and make it appropriate with the hospitals' income and affordable for the SSO.



SSO prepares to deal with pensions entitlement

On June 1, 2006, it was the 5th anniversary of SSO, and from there onward the insured persons those who joined the SSO from the beginning are fulfilled with their qualifying period for pensions entitlement. According to SSO's regulations, pensions entitlement is available for those who have paid a minimum 5 year-contributions to SSO's fund.

There are three types of pensions in the SSO's pensions package namely, Old-age pension, Invalidity pension, and survivors pension. For old-age pension, the insured persons with 5 years contributions are further required to reach the age of 60 before disbursement of pension.

Pensions scheme for private sector employees is newly introduced in Laos. With this fact, to develop a set of legal documents as well as a good database is a necessary work for the SSO. So far, the pensions regulations and the pensions IT system have been completely developed, which can ensure the capacity of the SSO to deal with pensions disbursement. However, to guarantee the stability of its pensions scheme, a wide range of development still needs to be done by the SSO; Therefore, the experiences from ASSA member institutions would be much advantage for the SSO, particularly the experiences regarding pension issues.

Khammuan new SSO Office target.

To implement its roles of providing social protection and extending its coverage, SSO plans to open one more branch office in Khammuan province, a province with about 370 kilometers away from Vientiane to the South of Lao PDR. The new branch is expected to be ready for services soon this year.

For this, His Excellency Mr. Le Kakanhya, Vice Minister of Labor and Social Welfare has visited the province and discussed with Khammuan local authorities to hear from them the socio-economic situation in the province and to enhance their collaboration with the SSO.

In terms of preparation, a survey on number of enterprises and workers has been conducted in the province which shows that there are more than 15,000 people working in 64 companies. At the same time, the SSO has launched a survey on the capacity of hospitals in the province where are expected to provide medical care services to insured persons and their dependants in the future.

Khammuan province is a middle-sized province where Nam Theun II Hydropower Station, the biggest Hydropower station in the country, is now under the construction. There are approximately 5,000 people working in the construction who need protection from SSO. Furthermore, there are a large number of targeted workers working in different economic sectors in the province.



PT. Askes (Persero) wins recognition for The Best Insurance 2006

PT. Askes (Persero) received the National Special Award in recognition of its social insurance from the Investor Magazine. The event of this award is conducted annually, which is the only national event that has been eagerly looked forward by all the insurance companies in Indonesia.

The recognition received by PT. Askes confirms that the social insurance run by PT. Askes has produced innovative program and committed to continuously improve in providing public service for the sake of the interest of all people.

At the same time, the recognitions also awarded to the best private insurance companies running the life insurance, general insurance as well as to the companies running the re-insurance business.

Until June 2006, the coverage of PT. Askes has reached about 75.2 million people or almost 35 % of total population of Indonesia. These memberships are consisting of compulsory, voluntary members and the indigent people as the special program assigned by the Government



Implementing Arrangement for the RP-Korea Social Security Agreement

The Social Security System (SSS) hosted the initial meeting on the administrative arrangement for the implementation of the RP-Korea Social Security Agreement held on May 9-11, 2006 in Manila, Philippines. The meeting culminated in the initialing of the finalized English text of the arrangement by the respective heads of the two delegations.

A final meeting in Korea is set before the end of this year for the signing of the implementing arrangement and the drafting of the liaison forms that will be used for the filing of claims for retirement, disability and survivor's benefits.

The RP-Korea Social Security Agreement, which was signed on December 15, 2005, is in the process of ratification by the respective governments, and is expected to be implemented by year 2007. The salient features of the Agreement are equality of treatment between Filipino and Korean nationals working in the Philippines and Korea; export of benefits; totalization of creditable periods to qualify for pro-rata pension benefits; and mutual administrative assistance to facilitate the processing of claims.

SSS Executive Vice President for Branch Operations Horacio Templo (seated, second from right) and South Korea Ministry of Health and Welfare Pension Benefits Division Director Kim Sang-Hee (seated, middle) initials an administrative arrangement implementing the RP-Korea social security agreement during ceremonies at the SSS corporate headquarters in East Avenue, Diliman, Quezon City on May 11. Also in photo were (seated, from left) Korean National Pension Corporation representative Lee Nam-Chol, Korean Embassy first secretary Bae Han-Jin and Government Service Insurance System SVP Felicidad Gutierrez. Standing from left were Lee Sang-Ho and Kim Young-Eil of Korean National Pension Service, Korean interpreter Lisa Naidas, and Atty. Roberto Bautista, Marlon Villanueva and Michelle Lleses of SSS' International Affairs Department.



New Branch Offices Opened

Three new SSS branches were recently opened in line with the SSS' mandate to establish offices in as many cities and provinces that will make the SSS more accessible and visible to the general public. These offices are located in the National Capital Region, where existing offices have been found to be too congested because of the rapid growth in transacting members. Specifically, these are in Recto, Valenzuela and Commonwealth, where many universities, factories and industrial companies, and other commercial establishments are situated. The establishment of these offices is expected to result in closer monitoring of employers in the area, and a better quality of service to members.

Meanwhile, as a better alternative to leasing office spaces with high monthly rentals, the SSS continues to construct its own buildings to house its branch offices. One such office, which was inaugurated on June 8, 2006, is in Calamba, Laguna Province, the birthplace of the country's national hero Dr. Jose Rizal. Calamba is a haven of business and industrial companies, both local and foreign.



SSS posts growth in First Quarter 2006 net income

The Social Security System (SSS) posted a net income of Php2.37 billion, 37.8% higher than the Php1.72 billion income during the same period last year.

SSS President and CEO Corazon S. de la Paz attributes this to higher contribution collection, which increased by 13.7% to Php12.94 billion in the first quarter of 2006 from Php11.38 billion in 2005.

Increasing collection and improving collection efficiency has been among the major thrusts of SSS, for it is in doing so that the System would be able to improve the viability of its Fund. Recent actuarial studies have shown a marked improvement in the fund life from 2015 to 2031.

The significant increase in collection, which enabled the SSS to even surpass its collection target, was brought about by the installation of teller facilities in 41 SSS branches nationwide that accept payments for premiums and loans, and the deployment of more than 300 account officers who ensure employers' compliance to the Social Security Law as regards reporting of employees and remittance of contributions.

SSS Expands Payment Channels

To establish more convenient and accessible avenues for self-employed and voluntary members in paying their premiums and loans, the SSS has authorized a third party agent to serve as its collecting agent. With the signing of the agreement on January 19, 2006, SSS members would be allowed to pay their SSS obligations through over 600 outlets of the Corporate Information Solutions (CIS), Inc., a privately owned company, which also accepts payments for utility, telephone and insurance companies.



SSS Executive Vice President Horacio Templo (2nd from right) and Corporate Information Solutions Inc. (CIS) President Manuel Tuason sign a remittance agreement during ceremonies at the SSS corporate headquarters in Quezon City on January 19. Also in photo are CIS biller management head Aida Yuvienco (extreme left) and SSS Vice President for coverage and collection Judy Frances See (extreme right).

Under a similar arrangement, the SSS also signed an agreement on May 17, 2006 with the Development Bank of the Philippines (DBP), a government-owned and controlled corporation, authorizing its collection tie-ups abroad to collect SSS premiums and loan payments from overseas Filipino workers (OFWs). The bank has 32 existing tie-ups with remittance centers in ten countries (UAE, KSA, USA, UK, Hong Kong, Malaysia, Singapore, Brunei, Guam and Australia), which are among the top destinations of Filipino workers.

During the rest of the year, the SSS plans to further expand its payment channels to further boost collections from its self-employed, voluntary and OFW members.



MOA signing ceremonies between SSS and the Development Bank of the Philippines held last May 17, 2006 at the SSS Makati Building, with (seated, from left) SSS VP for Coverage and Collection Judy Frances See; SSS President and CEO Corazon S. de la Paz; DBP President and CEO Reynaldo G. David; and DBP Remittance Operations Officer Articer Quebal. Looking on are (standing, from left) Atty. Sylvette Sybico of SSS; and Joselito Peñaflor, Jesusa Santos and Lorenzo Balagtas of DBP.

GSIS DISTRIBUTES REGULAR DIVIDENDS CHECK FREE

Members of the GSIS made the beelines towards the nearest automated teller machines as soon as it completed the crediting of regular dividends to their eCard accounts early this year.

A total of P1.02 billion in dividends to members were allocated from out of the Social Insurance Fund by the GSIS Board of Trustees, representing the surplus in the government workers pension fund. On a per member basis, the dividends amounted to P800.00 on the average.

Unlike before when members needed to wait for their dividend checks to be mailed and encashed, the electronic crediting allowed GSIS members immediate access to their dividends.

This new payment scheme, according to GSIS President and General Manager Winston F. Garcia, does not only make it faster and more convenient to the members but also allows the GSIS to save on costs of distributing checks.

"For the members, all they need to do is to go to the nearest ATM and get their money. For the GSIS, we save at least P25 per check from this electronic distribution of dividends," he said.

To date, the GSIS has issued out eCards to all its 1.3 million active members. GSIS pensioners have also started their enrollment beginning June 2005.



GSIS GRANTS P145 M EMERGENCY LOANS, FINANCIAL ASSISTANCE TO LEYTE SURVIVORS

The GSIS has granted a total of P145.06 million in emergency loans and financial assistance to GSIS members in Southern Leyte who were affected by the St. Bernard landslide last February 2006.

The GSIS Board of Trustees said that about P142.96 million was made available to Southern Leyte-based GSIS members as emergency loans, while another P2.1 million was allotted as P100,000 financial assistance to the relatives of the 21 GSIS members who perished in the February 17 landslide.

A total of 7,148 GSIS members in Southern Leyte, mostly personnel from the Department of Education and local government employees in the province, benefited from the emergency loan program. These members were actually the first to avail of the higher GSIS emergency loan package. The GSIS has earlier approved the increase in emergency loans from the previous P10,000 to P20,000. Interest rates on such loans have likewise been lowered from 10% to 8% and repayment terms lengthened to 3 years from the previous 2 years to make it easier for the members to repay their obligations.



4,134 GSIS MEMBERS GRANTED HOSPITALIZATION DISCOUNTS

A total of 4,134 members and their dependents, as well as old-age GSIS pensioners, have availed of P14.8 million in hospital care discounts in 2005. The savings were obtained through the GSIS Hospitalization Support Program (GHSP), which entitles beneficiaries up to 50% discounts from the GSIS partner hospitals.

On the average, every GHSP beneficiary got about P3,600 each in discounts. The biggest discount last year was received by an old-age retiree whose hospitalization bills from Capitol Medical Center were reduced by P238,204.

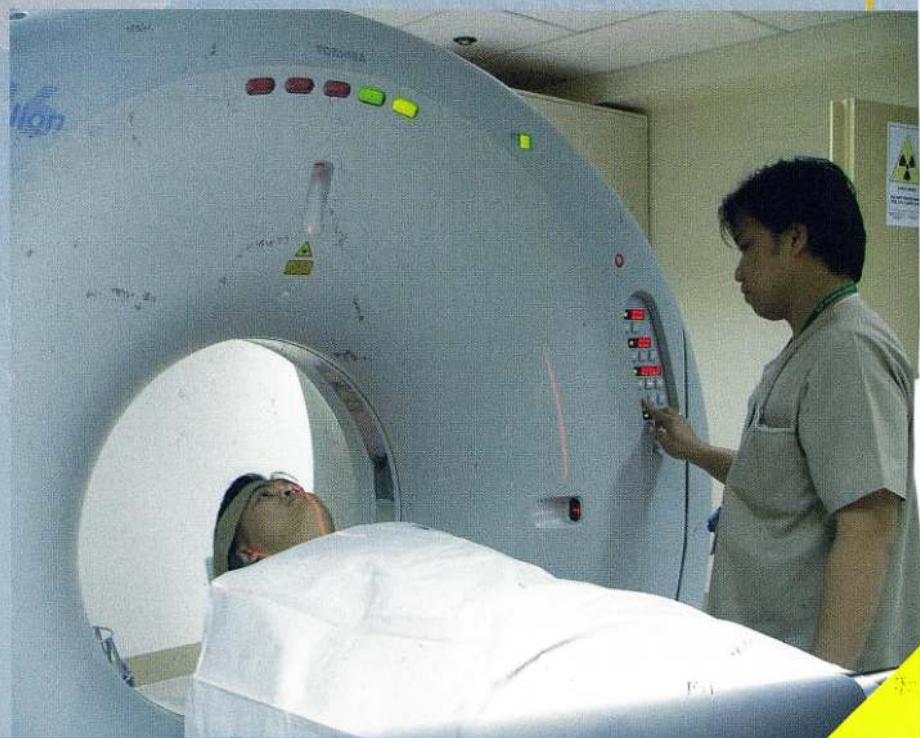
Launched in 2004, the GHSP is GSIS program designed to allow its members to benefit from the surplus earnings of their pension fund.

The GHSP works like an exchange deal between the GSIS and the partner hospitals, in which the GSIS acquires and lends medical equipment to selected medical institutions in return for discounts to its members. The equipment remains to be the property of the GSIS, while the hospitals are required to maintain them.

Under the GHSP, active members and old-age pensioners get 30% discount on room rates, medicines and supplies and 10% discount on doctors' fees on top of their Philhealth benefits. They also get up to 40% discount on other medical procedures.

More importantly, beneficiaries of the GHSP receive a 50% discount when using the state-of-the-art medical equipment provided by the GSIS.

Presently, the GSIS partner hospitals are the UST Hospital in Manila, Capitol Medical Center in Quezon City, Lorma Medical Center in La Union, Perpetual Succour Hospital in Cebu and Angeles University Foundation Hospital in Pampanga.



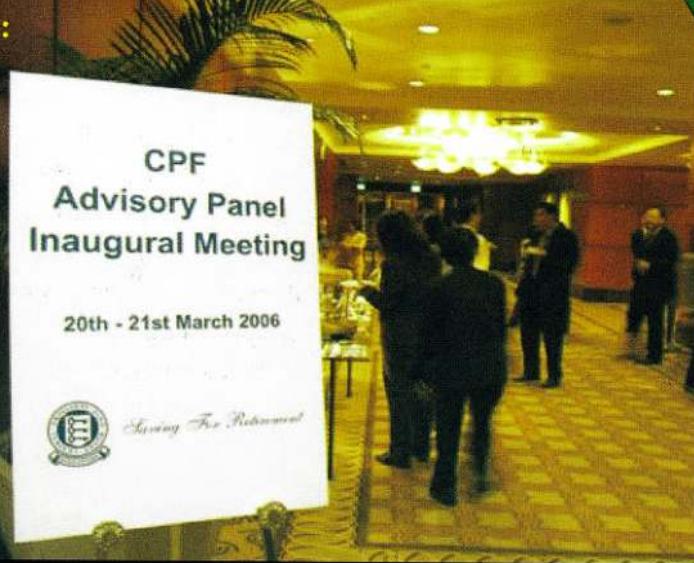
CPF Advisory Panel (CAP) Meeting

The Central Provident Fund Board (CPFB) has formed an international CPF Advisory Panel (CAP) to advise CPFB on broad strategies to enhance the retirement adequacy of CPF members, as well as ways to improve the returns on investments made by members using their CPF savings.

The 11-member CAP, chaired by the CPFB's Chairman, Mr Koh Yong Guan, comprises local and foreign experts from the financial and pension industry.

The inaugural meeting held in March 2006 provided the CAP members with a general overview of Singapore's economy, labour market and social security framework. It also laid the foundation for further examination of ways to strengthen CPF's role in meeting the retirement, housing, healthcare and investment needs of Singaporeans. The invaluable insights and advice shared by the CAP members at the meeting will help CPFB find ways to enhance the retirement adequacy of Singaporeans.

Capturing the moments:



Breakfast meet-and-greet at the Fullerton Hotel

The SSO allows HIV/AIDS insured persons to receive antiretroviral drugs (ARVs)

The Social Security Office issued the regulation and benefit rate to provide more benefit to HIV/AIDS insured patients and allowed them to receive antiretroviral drugs according to the approval of Medical Committee, Social Security Fund.

At present, there are some insured persons who are suffered with the Acquired Immune Deficiency Syndrome or AIDS. The SSO tries to help them earn their living as other people. The HIV/AIDS insured patients can use their right in part of medical services at the registered hospital as usual and the SSO will provide treatment according to their symptom. In case where they require the antiretroviral drugs, they have to submit the request at their registered hospital without any fee. The insured patients don't need to carry financial burden for the high cost antiretroviral drugs anymore so they have better quality of life. The SSO pays for the drugs at the minimum of 1,200 baht per month including fee for laboratory test at 13,500 baht per person per year.

In case where the insured patients have received antiretroviral drugs before this regulation comes into force and it is the same formula, they will continue to receive the drugs free of charge. If the formula is different, they are allowed to receive the amount paid fee for service not exceeding 5,000 baht per month.



The SSO gave reward to the winner of a composition on Social Security

The Social Security Office arranged the competition for composition on "Social Security and the Security of Life" on the occasion of 15th anniversary of the Social Security Office on 3 September 2005. About 1,000 interested persons sent the composition for the contest and 8 of them from all regions throughout the country won the competition. The rewards are given to them on 6 January 2006.

The winner, Mr. Pookanadej Benjawong, from Ratchaburi province who won the first prize and received 100,000 baht said in a part of his composition that :

"The Social Security Scheme will protect its member to have security of life from cradle to grave. As one of the members, I believe that apart from the security of life, the SSO provides morale and spirits of work. The benefits are worth and even more than worthy compared to the amount of contributions payment. The most important thing is our contributions can assist our member to survive from any troubles that happened to their lives"



The SSO in collaboration with OVTA held the training course
on Industrial Rehabilitation to CLMV countries



The Social Security Office, in collaboration with the Overseas Vocational Training Association, Japan held the ASEAN-Japan Collaboration Program 2005 for Human Resources and Development : Focus on the Industrial Rehabilitation Centre's Experience on Training and Employment of Disabled Workers in Thailand during 3-5 August 2005 at Asia Airport Hotel, Pathumthani.

The trainees come from the four new ASEAN countries : Cambodia, Laos, Myanmar and

Vietnam (CLMV Countries). The overall purpose of the HRD Collaboration Program is to strengthen the capabilities of policy makers and leaders of industries who are working in the field of human resource development in CLMV and to facilitate industrial collaboration among CLMV and the other ASEAN countries in that field. During training, the lecturers from Asia-Pacific Development Center on Disability, Mahidol University and the IRC staff transferred knowledge to them. The training program consists of group discussion and presentation from the trainees including study visit program.

At the end of the training, the CLMV trainees requested assistance from Japan and Thai government to send experts to assist in the national seminar in four countries. The SSO has already sent official from Industrial Rehabilitation Centre, Pathumthani to provide lectures in the national seminars in Hanoi, Vietnam on 14 August 2005, in Phnom Penh, Cambodia on 23 August 2005 and in Yangon, Myanmar during 16-17 January 2006.

The IRC gave certificate to the rehabilitants

The Industrial Rehabilitation Centre, Rayong gave certificate to 82 rehabilitants who completed the training course on Work Preparation and Vocational Training on 26 May 2006.

Dr. Pairote Sooksamrit, the SSO Secretary-General said that there were still a lot of disabled workers from work-related causes and non-work related causes who did not know the role of the IRC. The IRC provides rehabilitation services to the injured workers both medical and vocational rehabilitation. The IRC will support mental health service and social function to the rehabilitants as well. The Centre provides free food and accommodation during rehabilitation, medical treatment services during sickness and recreation activities as well. Moreover, the rehabilitants will have a chance for further studies if required.

Apart from rehabilitation services, the rehabilitants may receive assistance from Kunakorn Foundation in the patronage of Her Royal Highness Princess Sirindhorn for monthly allowance, prostheses and operation expenses if needed.

Among 82 rehabilitants who completed the training course, 57 rehabilitants completed Work Preparation Course and 25 rehabilitants completed the vocational training course.

"I feel much appreciated with the SSO services. Every time I am sick, I receive excellent medical services. Once, I faced with severe accidents that nearly caused me death. I survived at last because I was the insured persons."

In part of his expectation for SSO future activities, he said that he would like SSO to manage the organization with good governance and amend or improve the social security law in relevant with the current and future situation especially the extension to the informal labour.

He emphasized that the Social Security Scheme was an important tool to protect and provide security to the insured persons/employees.

SSO adds more choice to employers to pay contributions through e-payment system



The SSO offered more choice of contributions payment channel to employers through internet or e-payment so that the employers can save time and travel expenses.

Dr. Pairote Sooksamrit, the Secretary-General, SSO said that a lot of enterprises did not know about the various channel of contributions payment. The employers can pay contribution through Krung Thai Bank, Bank of Ayudhya, the Post Office and the Social Security Office throughout the country. To increase more efficiency, the SSO offered a choice of contributions payment through internet or e-payment. The employers can show their intension by requesting application form and submit it to the SSO Area Office or the Provincial Social Security Offices, then, they will receive user ID and password for e-payment. They can also download the application by website www.sso.go.th and send the form to the SSO Area Office or Provincial Social Security Office at their convenience or send it to the Data and Processing Division, SSO, 88/28 Moo 4, Tivanond Road, T. Talardkwan, A. Muang, Nonthaburi 11000, then, the employers will receive user ID and password through their e-mail address.

For those who have paid contributions through internet or e-payment of the Bank can use old user ID and password. For those who have never paid through internet before, can open the saving account to the bank and the bank will deduct the money. The employers can open saving account to 4 banks namely, Citi Bank, Mitsuho Corporate Ltd., Sumitomo Mitsui Banking Corporation and Bank of Ayudhya Public Company Limited. After deduction the money in the saving account, the banks will send receipt to employers by post at the next day.

**VIETNAM SOCIAL SECURITY INTRODUCES PENSION PAYMENT
VIA ATM SYSTEM**

Vietnam Social Security (VSS) in collaboration with local banks has introduced the new method of pension payment for retirement pensioners and monthly beneficiaries via individual account using ATM card. Two offices in Ho Chi Minh City and Hai Phong City are the first branches in the country that pilot this method of payment since 1st May 2006. To be provided an ATM card the eligible beneficiaries must apply and register at the Policies and Schemes Department of City Branch Office.

The objective of this improvement in benefits payment is to provide an alternative for beneficiaries to receive retirement pension/monthly benefits at their own convenience without having to go to the pay-agent at a fixed time every month.

With the introduction of this new payment method beneficiaries can now receive their pension quickly, safely and more conveniently. In addition, VSS can reduce the cost for benefits payment resulting from the fee for pay-agents was cut down. With the introduction of pension payment via ATM system, the benefits payment has become more effective and efficient. According to socio-economic conditions of each city/province, this payment method will be expanded later to all branch offices throughout the country.

**THE MINISTRY OF ECONOMY AND FINANCE OF CAMBODIA VISITS
VSS VIETNAM.**

A delegation of senior officers from the Financial Industry Department, Ministry of Economy and Finance (MEF), Cambodia visited Vietnam Social Security on 23rd and 24th May 2006 to learn the experience in implementing health insurance policies in Vietnam. In consultation with international specialists, MEF found that the VSS structure and operation would be appropriate and useful to MEF management.

During the visit the members of delegation were briefed by the various Department Heads on development of social health insurance, the challenges facing in the future, financial issues and public education activities to enhance the awareness of people on social health insurance. The MEF visitors were given a tour of the VSS's branch office in Hanoi City to get first hand experience on the day-to-day operations there. They also visited Ministry of Health to learn the Ministry's supervision in social health insurance.

The delegation paid a courtesy call to Dr. Nguyen Huy Ban, Director General of VSS. On this occasion, Dr. Ban introduced briefly ASSA's activities and invited Cambodian Representative to join ASSA. The MEF delegates expressed the willingness to become an ASSA Member and the expectation to be invited to ASSA Board Meetings as an observer in very near future.

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