

REQUIREMENTPH.COM

2026 STATUTORY CHEAT SHEET — Official SSS, Pag-IBIG & PhilHealth Contribution Matrix

1. PHILHEALTH CONTRIBUTION MATRIX (2026 RATE: 5.0%)

MONTHLY BASIC SALARY	TOTAL PREMIUM (5%)	EMPLOYEE SHARE (2.5%)	EMPLOYER SHARE (2.5%)
₱10,000 & below (Floor)	₱500.00	₱250.00	₱250.00
₱20,000.00	₱1,000.00	₱500.00	₱500.00
₱40,000.00	₱2,000.00	₱1,000.00	₱1,000.00
₱60,000.00	₱3,000.00	₱1,500.00	₱1,500.00
₱80,000.00	₱4,000.00	₱2,000.00	₱2,000.00
₱100,000 & above (Cap)	₱5,000.00	₱2,500.00	₱2,500.00

2. PAG-IBIG (HDMF) CONTRIBUTION MATRIX (2026 MFS CAP: ₱10,000)

BASIC MONTHLY SALARY	EMPLOYEE SHARE (2%)	EMPLOYER SHARE (2%)	TOTAL MONTHLY CONTRIBUTION
₱1,500 & below	1.0%	2.0%	3.0%
₱1,501 to ₱9,999	2.0%	2.0%	4.0%
₱10,000 & above (Max Cap)	₱200.00 (Cap)	₱200.00 (Cap)	₱400.00

3. SSS CONTRIBUTION SUMMARY (2026 RATE: 15.0%)

- **Regular Rate:** 15% Total (10.5% Employer Share / 4.5% Employee Share)
- **Salary Credit Limits:** Minimum Salary Credit (MSC): ₱4,000 | Maximum MSC Ceiling: ₱30,000
- **Mandatory WISP:** Automatically applies to MSC earnings exceeding ₱20,000 up to the ₱30,000 ceiling.
- **EC Fund (Employer Only):** ₱10 for MSC below ₱15,000 | ₱30 for MSC ₱15,000 and above.