THIRTEENTH CONGRESS OF THE REPUBLIC OF THE PHILIPPINES

First Regular Session

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AFFICE OF THE SECRETARY

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### SENATE

## s. No. <u>313</u>

### Introduced by Senator S. R. Osmeña III

### EXPLANATORY NOTE

This bill proposes to offer public school teachers covered by the Government Service Insurance System (GSIS) more insurance benefits to augment the compensation for their services.

It is widely accepted that the education of our children is our most important investment into our future. The additional benefits being proposed to motivate good job performance among our public school teachers is a small investment that will yield high returns to the national economy in the future.

In view of the foregoing, early passage of this bill is earnestly requested.

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SERGIO OSMEÑA III Senator THIRTEENTH CONGRESS OF THE REPUBLIC OF THE PHILIPPINES

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## SENATE

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# S. No. 313

### Introduced by Senator S. R. Osmeña III

### AN ACT

### GRANTING ADDITIONAL INSURANCE BENEFITS TO ALL PUBLIC SCHOOL TEACHERS, PROVIDING FUNDS FOR THE PAYMENT OF ITS PREMIUMS, AND FOR OTHER PURPOSES

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

SECTION 1 .Short Title. – This Act shall be known as the "Additional
Teacher's Insurance Act of 2004."
SEC. 2. Additional Insurance Benefits for Teachers. – In addition to
the insurance benefits given to teachers by the Government Service Insurance
System (GSIS) under Presidential Decree No. 1146, as amended, a term
insurance coverage to all public school teachers providing the following benefits
shall be granted:

8 (a) death benefits of Two hundred thousand pesos (P200,000.00) to all
9 teachers who are in active service;

10 (b) burial expenses of Fifty thousand pesos (P50,000.00) to all 11 teachers who are in active service; and

(c) reimbursement of actual medical expenses of all teachers whether
retired or in the active service but not to exceed One hundred thousand pesos
(P100,000.00).

15 **SEC. 3.** *Disqualification from Benefits.* – No benefit shall be given to 16 any teacher or his beneficiaries when the injury, sickness or death was 17 occasioned or caused by any of the following:

- 18 (a) His habitual drunkenness or intoxication;
- 19 (b) His willful intention to injure or kill himself;

(c) His notorious negligence; or

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2 (d) His unauthorized absence or abandonment of office for at least one
3 (1) week prior to his death.

SEC. 4. Actuarial Study. – The GSIS shall, within sixty (60) days from the effectivity of this Act, conduct an actuarial study to determine the premium to be paid corresponding to the benefits to be received by the public school teachers in accordance with the schedule provided for in Section 2.

8 SEC. 5. *Appropriation.* – The National Government shall appropriate 9 annually and include in the General Appropriations Act an Amount corresponding 10 to the total annual insurance premiums of the public school teachers based on 11 the actuarial study under Section 4 hereof.

12 **SEC. 6.** *Rules and Regulations.* – The GSIS, in coordination with the 13 Department of Education (DepEd), shall promulgate rules and regulations 14 necessary to implement the provisions of this Act.

SEC. 7. Separability Clause. – If any provision or Section of this Act is
 declared unconstitutional or invalid, such portions not affected thereby shall
 remain in full force and effect.

SEC. 8. *Repealing Clause.* – All laws, decrees, executive orders, rules
 and regulations inconsistent with the provisions of this Act are hereby repealed or
 modified accordingly.

SEC. 9. *Effectivity Clause.* – This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in at least two (2) newspapers of general circulation whichever comes earlier.

Approved,