

THIRTEENTH CONGRESS OF THE REPUBLIC )  
OF THE PHILIPPINES )  
*First Regular Session* )

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SENATE  
S. B. No. 1217

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Introduced by Senator Ramon Bong Revilla, Jr.

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### EXPLANATORY NOTE

Philippines is one of the countries that has cited shortage of trained or qualified teachers, as one of its major problems in education. One major reason of this shortfall is that a number of trained teachers turn to other types of employment. Some factors that have led to their lowering of morale and decreasing interest in teaching profession include level of salaries and benefits, increased work-related pressures, concern over employment security and lessening of support for education on the part of political authorities. These problems deserve the utmost attention of the State as these deteriorating factors to the importance of education and the central place of teachers in the educational systems.

Teachers form the backbone of our nation's educational system and are thus of crucial importance to our society's development. Major efforts may have to be undertaken to uplift the way of living and welfare of our teachers.

Thus, the provisions of this bill, pursuant to Section 17, Article II of the 1987 Constitution, are designed to promote their morale; attract and encourage newly graduates to enter teaching profession; hold the well trained or qualified teachers for the assurance and delivery of a quality education.

Furthermore, this bill seeks to grant additional insurance benefits to all public school teachers, making the benefits more competitive over and above the insurance benefits given by the Government Service Insurance System (GSIS) under Presidential Decree No. 1146 which are still insufficient to their needs. The total premiums based on the actuarial study of the GSIS shall be included in the General Appropriations Act.

In view of the foregoing, the immediate approval of this bill is earnestly sought.

  
RAMON BONG REVILLA, JR.  
Senator

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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 Teachers’ Insurance Act.”

**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:

(a) death benefits of Two Hundred Thousand Pesos (P200,000.00) to all teachers who are in active service;

(b) burial expenses of Fifty Thousand Pesos (P50,000.00) to all 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).

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

- (a) His/her habitual drunkenness or intoxication;
- (b) His/her willful intention to injure or kill himself/herself;
- (c) His/her notorious negligence; or
- (d) His/her unauthorized absence or abandonment of office for at least one (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 premiums 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.

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

**SEC. 6.        *Rules and Regulations.*** - The GSIS, in coordination with the Department of Education, Culture and Sports (DECS), shall promulgate rules and regulations 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.* - This Act shall take effect fifteen (15) days after its complete publication in at least two (2) newspapers of general circulation.

*Approved,*