



SENATE

'19 JUL 15 A9:57

S. No. 452



Introduced by SENATOR RAMON BONG REVILLA

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

EXPLANATORY NOTE

Article XIV, Section 5 (5) of the 1987 Constitution provides that: "The State shall assign the highest budgetary priority to education and ensure that teaching will attract and retain its rightful share of the best available talents through adequate remuneration and other means of job satisfaction and fulfilment."

Teachers form the backbone of our nation's educational system and are thus of crucial importance to our society's development. Major efforts have to be undertaken to give our teachers the support and remuneration they rightfully deserve.

The Department of Education (DepEd) under the current administration has been strengthening its endeavours to improve the welfare of the public school teachers and provide them with better benefits. From 2016 to 2018, DepEd allocated additional funds for chalk / cash allowance; special hardship allowance; and honoraria, among others. DepEd also intensified its efforts for the improvement of working conditions of the teachers and for their professional development.

Apart from the various benefits and incentives given to the public school teachers, they are also entitled to social security benefits from the Government Service Insurance System (GSIS), Philippine Health Insurance Corporation (PhilHealth) and Employees' Compensation Commission (ECC).

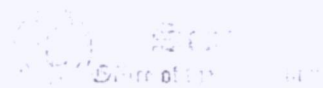
However, records show that public school teachers owe the GSIS a total of P157.4 billion as of May 29, 2019 and P162 billion to private lending institutions (PLIs) as of June 6, 2019. These figures do not include loans they acquired from unaccredited lenders which usually charge excessive interest rates. In fact, 75% of the 800,000 public school teachers are in debt and in 2016, 26,000 teachers were not able to receive any retirement benefits because they were used to pay off their loans.

These facts only prove that continuous effort is really necessary to upgrade the welfare of our teachers. While this predicament requires a holistic approach, one way to alleviate their financial burden is by providing additional insurance benefits which they may avail of when they are in need.

This bill seeks to grant additional insurance benefits given by the GSIS. Apart from the Retirement and Life Insurance Premiums (RLIP) that they are currently entitled to receive, this measure proposes the granting of death and burial benefits, and reimbursement of actual medical expenses.

As a form of gratitude for the dedication and service of our public school teachers, the immediate passage of this bill is highly recommended.



RAMON BONG REVILLA, JR.



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

1 Section 1. *Short Title.* - This Act shall be known as the "Additional Teachers'
2 *Insurance Act*".

3 Sec. 2. *Additional Insurance Benefits for Teachers.* – In addition to the
4 insurance benefits given to teachers by the Government Service Insurance System
5 (GSIS) under Presidential Decree No. 1146, as amended, insurance coverage to all
6 public school teachers providing the following benefits shall be granted:

- 7 a) Death benefits of Two Hundred Thousand Pesos (Php 200,000.00) to
8 all teachers who are in the active service;
9 b) Burial allocation of Fifty Thousand Pesos (Php 50,000.00) to all
10 teachers who are in the active service; and,
11 c) Reimbursement of actual medical expenses of all teachers whether
12 retired or in the active service but not to exceed One Hundred
13 Thousand Pesos (Php 100,000.00).

14 Sec. 3. *Disqualification from Benefits.* – Any teacher or his beneficiaries shall
15 not be entitled to avail of the benefits granted under this Act when the injury,
16 sickness or death was occasioned or caused by any of the following:

- 17 a) His/her habitual drunkenness or intoxication;

- 1 b) His/her willful intention to injure or kill himself/herself;
2 c) His/her notorious negligence; or,
3 d) His/her unauthorized absence or abandonment of office for at least
4 one (1) week prior to his death.

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

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

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

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

19 Sec. 8. *Repealing Clause.* – All laws, decrees, orders, rules and regulations or
20 parts thereof inconsistent with this Act are hereby repealed or amended accordingly.

21 Sec. 9. *Effectivity.* – This Act shall take effect fifteen (15) days after its
22 complete publication in at least two (2) newspapers of general circulation.

23
24 Approved,