



PHILIPPINE PUBLIC SCHOOL TEACHERS ASSOCIATION

"Bayani ka, Guro ng Pilipino. Ang PPSTA, kumakalinga sa iyo!"

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PPSTA Membership Form No.3, s. 2015

GURO LINGAP PAMILYA PROGRAM

Directions: Please accomplish this form legibly in duplicate and submit to the PPSTA National Office or Regional Office. All information indicated below shall be the basis of approval or disapproval of this application, subject to the terms and conditions of the PPSTA Micro MAS printed at the back of this form.

PART I - DEPENDENT PERSONAL INFORMATION
Name of Applicant (Surname, First name, Middle name)
Date:
House no., Street name, Barangay
Municipality/City, Province
Date of Birth: (mm-dd-yyyy), Age(Yrs&Mos), Sex, Civil Status
Relationship to the Member, Occupation
Mobile No., Landline No., Email Address

PART II - BENEFICIARIES
Name (Surname, First Name, Middle Name), Date of Birth (mm-dd-yyyy), Age, Relation

PART III - ELIGIBILITY OF ENROLLMENT, PREMIUM CONTRIBUTION AND COVERAGE
1. The applicant must be dependent of an active member of PPSTA...
2. The Guro Lingap Pamilya Program contribution shall be P 300.00 per annum.
3. The amount of insurance coverage shall correspond to the age of the insured...
4. The life insurance coverage is renewable up to 65 year old.

PART IV - HEALTH STATEMENTS, CERTIFICATION AND RECOMMENDATION
HEALTH STATEMENTS (FOR DEPENDENTS) Yes No
1. Are you in good health and free from physical impairment...
2. Have you been treated for or been advised that you had any of the following...
3. Do you have any illness or disease not mentioned in No. 1 above?
4. During the last five (5) years, have you been hospitalized, or consulted or been treated by a physician for any reason?
I hereby declare and certify that all statements and information herein are true, complete and correct. I further certify that I have read and understood all rules and regulation pertaining to the Micro Mutual Aid System (MAS), and I abide fully by the terms of the same without any reservation.
PPSTA Member's printed name above Signature, Date, Member's Assigned Number

PART V - APPROVAL
PAYMENT: IBM Regional, Local payroll, Direct
PAYMENT MODE: Monthly, Annually
FOR PPSTA PERSONNEL ONLY
Processing Officer, Recommending Officer, Approving Officer
POLICY NO.:
EFFECTIVITY DATE:

AUTHORIZATION FOR DepED-APDS FOR PPSTA CODE 0044B

The Chief
Regional Payroll Service Unit
Department of Education
Sir/Madam:

Upon approval / renewal of this application on _____, I hereby authorize the DepED Payroll Service Unit (RPSU) to deduct the amount of _____ a from my monthly salary under code 0044B representing PPSTA Micro MAS premium contribution of my dependent. It is understood that the said deduction shall continue unless revoke by the undersigned in writing and sanctioned by the Philippine Public School Teachers Association.

Division-Station-Employee Number

Printed Name & Signature of Member

GURO LINGAP PAMILYA PROGRAM IMPLEMENTING RULES AND REGULATIONS

PHILIPPINE PUBLIC SCHOOL TEACHERS ASSOCIATION (PPSTA) shall pay the benefits under this plan in accordance with the following provisions:

SECTION 1 BENEFITS

a. Natural or Non-accidental Death

In the event of natural or non-accidental death of the insured dependent, PPSTA shall pay the benefit for natural or non-accidental death in accordance with the Table of Benefits shown below:

Attained Age at the time of Death	Natural or Non-Accidental Death or Total & Permanent Disability (TPD)	Accident Death	If deaths occurs for Age	Amount Payable
19 and below	105,820	211,640	Less than 1	10%
20 to 34	86,580	173,160	1 but less than 2	20%
35 to 39	82,644	165,288	2 but less than 3	40%
40 to 44	61,349	122,698	3 but less than 4	60%
45 to 49	42,735	85,470	4 but less than 5	80%
50 to 54	28,818	57,636	5 and above	100%
55 to 59	18,709	37,418		
60 to 66	11,771	23,542		

b. Accidental Death

In the event of accidental death of the insured dependent, PPSTA shall pay the benefit for accidental death in accordance with the Table of Benefits shown in Annex A.

Accidental death is defined as loss of life resulting directly, independently and exclusively of all other causes, of bodily injury effected solely by external, violent and accidental means, except in the case of drowning or if internal injury revealed by an autopsy, there is evidence of a visible contusion or wound on the exterior of the body occurring within one hundred eighty (180) days from date of such injury.

c. Exclusions to accidental death benefit cover

PPSTA shall not indemnify as accidental deaths, the deaths resulting from the following causes and consequently, PPSTA's liability is limited to the payment of the natural death benefit amount.

- Death occasioned by or happening through:
 - War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, violence occurring in any assembly or demonstration, civil commotion, riots, strikes, military or popular rising
 - Alcoholism
 - Earthquake, volcanic eruption or tidal wave
- Any weapon or instrument employing atomic fission or radioactive force, whether in time of peace or war
- Death caused by murder or provoked assault or any attempt thereof
- Death occurring while the insured dependent is travelling in an aircraft other than the one licensed for public passenger service and operated by regular airline on a published schedule flight over a regular air route between two definitely established airports and in which the insured dependent is travelling as a ticket-holding passenger
- Death consequent upon the insured dependent engaging purely as a sports activity, hunting, racing of all kinds, steeple-chasing, polo playing, motor cycling (including pillion riding and/or driving a motor cycle, motor scooter, motor bicycle or any other two-wheeled motor vehicle having one or more riding saddles), mountaineering, winter sports, ice hockey, football, yachting, or using wood-working machinery driven by mechanical power
- Death occasioned by or happening through pregnancy or childbirth with respect to women
- Death caused while the insured dependent is performing or attempting the performance of a crime
- Where there is a violation of law at the time of the accident

d. Total and Permanent Disability (TPD)

In case the insured dependent life suffers total and permanent disability (TPD), PPSTA shall pay the TPD benefit in accordance with Table of Benefits shown in Annex A.

TPD shall mean disability caused by bodily injury or disease which prevents the insured dependent from engaging in any gainful activity and/or from performing at least three (3) of the following activities of daily living: eating, bathing, dressing, toileting, walking, for a continuous period of at least six (6) months.

There are two types of TPD coverage:

- **Disability with dismemberment**
The loss of both arms, or both legs, of one arm and one leg, or of both eyes, shall be considered total and permanent disability. Loss of both arms and both legs shall mean dismemberment by amputation of the entire hand or foot; with respect to eyes, entire and irrecoverable loss of sight. This type of TPD can be settled immediately upon submission of complete claims documents.

- **Disability without dismemberment**
If an insured dependent becomes sick or met an accident resulting to complete inability to engage in any gainful employment and becomes bedridden, he/she can be considered as total and permanently disabled if after six (6) months the health condition has not improved. After such confirmation of a competent physician, the beneficiary/ies will receive the full TPD benefit.

Section 2 MAXIMUM BENEFIT

The maximum amount of guaranteed benefits including the TPD benefit for each Certificate of Insurance issued under this program shall not be more than One Thousand (1,000) times the current daily minimum wage rate for non-agricultural workers in Metro Manila.

Section 3 MAXIMUM PREMIUM
The maximum amount of contributions computed on a daily basis shall not exceed Seven and a half percent (7.5%) of the current daily minimum wage rate for non-agricultural workers in Metro Manila.

Section 4 ELIGIBILITY
a. Applicant must be at least two (2) weeks old but not more than sixty (60) years old as of the enrolment date, and
b. He/she must be not more than sixty-five (65) as of the renewal date, and
c. He/she must be a dependent of an active teacher-member of PPSTA

Section 5 DEPENDENTS
The member's dependents shall be defined as follows:
a. the legal spouse
b. all biological and/or legally adopted children
c. biological parents

The aforementioned dependents must satisfy the age requirement specified in Section 4 to be eligible for coverage.

Section 6 CONTRIBUTION
a. The member shall be charged an annual contribution of Three Hundred pesos (PHP 300.00) for each insured dependent for the benefits described in Section 1 above.

b. The contribution may be adjusted by the Board of Trustees as may be necessary to maintain the funds of PPSTA at a level adequate to meet its benefit obligations or commitments under the Certificate of Insurance. Any change in the contribution is subject to approval by the Insurance Commission.

c. Annual contributions must be paid by the member through salary deduction under the DepEd Automatic Payroll Deduction Scheme (APDS) , direct payments to PPSTA Main Office or PPSTA Sub-Offices and other means sanctioned by PPSTA.

Section 7 BENEFICIARY

a. Only the names listed as beneficiary/ies on the application form have the right to receive benefits.

b. The right to change the beneficiary/ies is reserved to the member of PPSTA, who may, at anytime, designate a new beneficiary/ies. Such change must be expressed in writing signed by the member and submitted to PPSTA office or sub-offices.

c. However, when an insured dependent dies without any designated beneficiary/ies, the benefits shall be awarded to the member.

Section 8 ACCOUNT MANAGEMENT
PPSTA shall disaggregate the contribution from the member and administer them into four (4) separate and distinct accounts, namely: Benefit Account, Guaranty Fund Account, General Expense Account, and Investment Income Account.

a. **Benefit Account**
The Benefit Account shall not exceed eighty percent (80%) of the contribution. It shall cover all the contractual benefits in the insurance program like death and TPD.

b. **Guaranty Fund Account**
The Guaranty Fund Account comprises five percent (5%) of the contribution as mandated by the Insurance Commission. If the Guaranty Fund has been fully complied with as required by law, the allocation for the guaranty fund shall be utilized to increase the member's benefits or reduce the contribution or may be lumped under the General Expense Account.

c. **General Expense Account**
The General Expense Account shall not exceed fifteen percent (15%) of the contribution. It shall finance the general and operating expenses in administering the insurance program.

d. **Investment Income Account**
The Investment Income Account shall consist of all interest income or capital gains net of investment expenses derived from prudent account management of excess of contributions over disbursements. PPSTA shall develop an investment program guided by the standards for managing and investing fiduciary funds and adhering to the principles of prudent man's rule.

Section 9 EFFECTIVITY OF INDIVIDUAL COVERAGE OF INSURED DEPENDENT
a. Coverage under this program shall take effect upon payment of the first contribution and approval of the application by the Board of Trustees or the official so designated by the Board.

b. A Certificate of Insurance containing the date of effectivity of coverage, a summary of benefits and excerpts of the provisions shall be issued to the member upon approval of the application for coverage.

Section 10 INCONTESTABILITY
Except for non-payment of contributions or any other grounds recognized by law and jurisprudence, PPSTA cannot contest the Certificate of Insurance after it has been in-force for one (1) year from the effective date of individual coverage or from the date of last reinstatement.

Section 11 GRACE PERIOD
a. A member who fails to pay the renewal contribution shall be given a grace period of forty five (45) days within which to remit the contribution.
b. In case of death or TPD during the grace period, the balance in arrears shall automatically be deducted from the benefits payable.

c. If after the 45-day grace period and no payment is received, the coverage shall lapse and in the event of subsequent death or TPD, no benefit shall accrue from the certificate of insurance.

Section 12 REINSTATEMENT
Upon written application to PPSTA, the insurance coverage hereunder may be reinstated, after it has lapsed, by paying the required contribution, subject to the eligibility provision of the Certificate and subject further to submission of satisfactory evidence of insurability that PPSTA may require. Reinstatement can only be performed within a period of three (3) years from the date of lapsation. After the three year period and no reinstatement is made, the coverage will be cancelled.

Section 13 TERMINATION OF INDIVIDUAL COVERAGE
The insurance coverage under the Certificate of Insurance shall automatically terminate under the following conditions, whichever comes first:
a. Upon death or TPD of the insured dependent;
b. Upon non-payment of renewal contribution after the grace period;
c. Upon the expiration of term of coverage for those who renewed their program at age 65;
d. Upon death / TPD of the member.

Section 14 SUICIDE
PPSTA will not be liable in case of suicide by the insured dependent within one (1) year from the effective date of individual coverage, provided however that suicide while in a state of insanity will be compensable regardless of the date of commission. Where suicide is not compensable, PPSTA's liability shall be limited to the return of all contributions paid without interest.

Section 15 NOTICE AND PROOF OF CLAIMS
a. When an insured dependent dies or becomes totally and permanently disabled, the member or beneficiaries' notice of claim must be submitted to PPSTA within thirty (30) days and proof of claim within ninety (90) from the date of death.
b. The benefits described in Section 1 above shall be paid within ten (10) working days upon receipt by PPSTA of complete documents, such as but not limited to, death or total and permanent disability certificate.

Failure to give notice and proof as required, will not invalidate nor diminish the claim if it is shown not to have been reasonably possible to give such notice or proof and that such was given as soon as was reasonably possible.

Section 16 DISPUTE RESOLUTION
All dispute arising in connection with this Program shall be initially settled through alternative dispute resolution mechanism.

Section 17 LIMITATION OF COMPLAINTS
Any complaint or grievance on the program must be filed with the proper authorities within six (6) years from the time of rejection or denial of the claim. The venue for the complaints and grievances on the program must not be limited to the place of issue of the contract.

Section 18 NON-TRANSFERABILITY CLAUSE
The Certificate of Insurance is non-transferable.

Section 19 AVAILABILITY OF IMPLEMENTING RULES AND REGULATIONS
A copy of the IRR shall be kept in the Main Office of PPSTA and is available to the member and insured dependent for inspection during its regular office hours.

Section 20 WAIVER OF ARTICLE 1250 OF THE CIVIL CODE
The provisions of the Article 1250 of the Civil Code of the Philippines which states that: *" In case an extraordinary inflation or deflation of the currency stipulated should supervene, the value of the currency at the time of the establishment of the obligation shall be the basis of payment unless there is an agreement to the contrary "* shall not apply to any of the payment made or to be made by either party under the program.

Section 21 AMENDMENTS TO IMPLEMENTING RULES AND REGULATIONS
Any amendments made to the IRR are subject to approval by the Insurance Commission.

IMPORTANT NOTICE

The Insurance Commission, with offices in Manila, Cebu and Davao, is the government office in charge of the enforcement of all laws related to insurance and has supervision over mutual benefit associations and intermediaries. It is ready at all times to assist the general public in matters pertaining to insurance. For any inquiries or complaints, please contact the Public Assistance and Mediation Division (PAMD) of the Insurance Commission at 1071 United Nations Avenue, Manila with the telephone numbers +632-5238461 to 70 and with email address pubassist@insurance.gov.ph. The Official website of the Insurance Commission is www.insurance.gov.ph