

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

THIRTEENTH CONGRESS
First Regular Session

H No. 111



INTRODUCED BY HONORABLE JUAN EDGARDO "SONNY" M. ANGARA

EXPLANATORY NOTE

Section 17, Article II of the 1987 Constitution declares that "The State shall give priority to education, science and technology, arts, culture, and sports to foster patriotism and nationalism, accelerate social progress, and promote total human liberation and development".

Teachers are the single most important factor in education. Their far-reaching influence as agents of constructive change in society is beyond question. Although the salaries of teachers have been standardized by the enactment of the Salary Standardization Law, which increased teachers' wages to the present level of P8,600.00 per month, teachers still apparently need additional benefits to encourage them to improve on the quality of their job and profession. The current financial remuneration given them, minus taxes and other obligatory deductions, usually falls short to meet the monthly cost of living for a family of five (5) which is set by the National Statistics Office (NSO) at P13,200.00 (per month). This not-so-attractive remuneration of teachers has discouraged the best among high school graduates from pursuing a teaching profession. Thus teaching has been perceived as a poorly esteemed profession that cannot attract or hold the best minds. This affects the quality of our educational system.

In this regard, this bill seeks to improve the plight of the teachers by improving the benefits afforded to them to encourage the best minds to join the teaching profession. Specifically, this provides additional insurance benefits to teachers, over and above the benefits given by the Government Service Insurance System (GSIS) under Republic Act No. 8291, which amended the 20-year old Presidential Decree No. 1146. The total annual premiums based on the actuarial study of the GSIS shall be included in the General Appropriations Act.

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

A handwritten signature in cursive script, likely of Juan Edgardo M. Angara.

JUAN EDGARDO M. ANGARA
Lone District, Province of Aurora

HOUSE OF REPRESENTATIVES

H No. 111

INTRODUCED BY HONORABLE JUAN EDGARDO "SONNY" M. ANGARA

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. *Title.* - This Act shall be known as the "Public School Teachers' Insurance Act of 2004".

SEC. 2. *Additional Insurance.* - In addition to the existing insurance benefits given to public school teachers by the Government Service Insurance System (GSIS) under Republic Act No. 8291, a term insurance coverage to all public school teachers providing the following benefits shall be granted:

(a) death benefits of Two hundred thousand (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 benefits 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) habitual drunkenness or intoxication;

(b) willful intention to injure or kill oneself;

(c) notorious negligence;

(d) unauthorized absence or abandonment of office for at least one (1) month prior to death or accident.

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 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. *Implementing Rules and Regulations.* – The GSIS, in coordination with the Department of Education, Culture and Sports (DECS) and the Commission on Higher Education (CHED), shall promulgate rules and regulations necessary to implement the provisions of this Act.

SEC. 7. *Separability Clause.* – If for any reason any provision or section of this Act is declared unconstitutional, 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 after fifteen (15) days from its publication in at least two (2) national newspapers of general circulation.

Approved,