

Republic of the Philippines  
HOUSE OF REPRESENTATIVES  
Quezon City

FIFTEENTH CONGRESS  
First Regular Session

HOUSE BILL NO. 2523

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**Introduced by HONORABLE LANI MERCADO-REVILLA**

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**EXPLANATORY NOTE**

The Philippines is one of the countries that has reported 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 decreasing support for education on the part of political authorities. Needless to say, these problems deserve the utmost attention of the State.

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 adequate monetary compensation so as they would not have reason to seek employment in foreign lands.

Thus, the provisions of this bill, pursuant to Section 17, Article II of the 1987 Constitution, are designed to promote the teachers' morale; attract and encourage more graduates to enter the teaching profession; maintain the well trained or qualified teachers in the teaching profession to assure quality education.

Furthermore, this bill seeks to grant additional insurance benefits given by the Government Service Insurance System (GSIS) under Presidential Decree No. 1146.

Hence, the immediate approval of this bill is earnestly sought.

  
**REP. LANI MERCADO-REVILLA**  
2<sup>nd</sup> District, Cavite

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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 the 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.*"

**SECTION 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 (Php 200,000.00) to all teachers who are in the active service;
- (b) burial allocation of Fifty Thousand Pesos (Php 50,000.00) to all teachers who are in the 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 (Php 100,000.00).

**SECTION 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 to prior to his death.

**SECTION 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.

**SECTION 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.

**SECTION 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.

**SECTION 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.

**SECTION 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,*