

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

SIXTEENTH CONGRESS
First Regular Session

House Bill No. **3043**



Introduced by Representatives
DIOSDADO MACAPAGAL ARROYO and GLORIA MACAPAGAL ARROYO

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

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 their morale; attract and encourage new graduates to enter the 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 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.

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



DIOSDADO MACAPAGAL ARROYO
Second District, Camarines Sur



GLORIA MACAPAGAL ARROYO
Second District, Pampanga

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*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 of 2013."

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 (Php200,000.00) to all teachers who are in the active service;
- (b) burial allocation of Fifty Thousand Pesos (Php50,000.00) 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 (Php100,000.00).

SECTION 3. *Disqualification from Benefits.* – No benefit shall be given to any teacher or his/her 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/her 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 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 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 (DepEd), 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.

SECTION 9. *Effectivity.* – This Act shall take effect fifteen (15) days after its complete publication in the Official Gazette or at least two (2) newspapers of general circulation.

Approved,