

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

SIXTEENTH CONGRESS
First Regular Session

H. B. No. **4209**



Introduced by HONORABLE SCOTT DAVIES S. LANETE, M.D.

EXPLANATORY NOTE

As stated in the 1987 Philippine Constitution, it is the prime duty of the State to prioritize 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 primary instruments of knowledge. It is an established fact that most of the country's youth education greatly rely on public schools due to heavy financial burdens private schools impose.

However, throughout the decade, the country has experienced brain drain, especially in the field of teaching. Due to insufficient salaries and lack of benefits the government provides in contrast to the huge amounts other countries offer, hundreds, if not thousands, of our local public school teachers have opted for greener pastures abroad. This trend stagnated, if not degraded, the country's educational program. The problem continues to worsen and if the government continues to cover its eyes and ears, the country's illiteracy rate will rise.

As a solution to this predicament, it is essential that the State take a proactive step by providing these public schools teachers with additional employment benefits. Only through such solution will the country level the playing field in terms of monetary benefits and put a stop to the brain drain phenomenon. The number of teachers that will find employment in public schools satisfactory will inevitably result in the increase of teachers and consequently, more children will experience quality education at minimum cost.

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

SCOTT DAVIES S. LANETE, M.D
Representative
Third District, Province of Masbate

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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 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 2014*”.

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 Pesos (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 (DepEd) 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,