

## REVISED OMNIBUS GUIDELINES ON PPHA BENEFIT PACKAGE

Section 1. **Short Title.**-This rule shall be known as the “Revised Omnibus Guidelines on PPHA Benefit Package”.

Section 2. **Declaration of Policy.** It is the policy of the Philippine Public Health Association to promote the welfare of all its members, regardless of gender, creed, religion, designation or appointment, status of employment, socio-economic status and geographical location.

Section 3. **Terms defined**-For the purpose of this Rule, the following terms shall, unless the context indicates otherwise, have the following meanings;

- (a) *Annual membership due*- An amount of P100.00 paid by a member to sustain his/her membership in the association.
- (b) *Calamity*-An event, man-made or otherwise, that may result in massive loss of lives, injuries en masse or massive loss or destruction of properties, and duly declared to be so by the concerned government agency.
- (c) *Default in payment*-There is default in payment if a member fails to pay his obligation to the association for at least two (2) months after it became due.
- (d) *Delay in payment*-Payment made by members after the amount became due, or on March 15 of every year, as in the case of membership due and provident fund, and within five (5) (days) before the start of a quarter, as in the case of hospitalization sustaining participation fee, up until the member is considered as in default.
- (e) *Dependents*-The dependents shall be the following:
  - a. The legal spouse entitled by law to receive support from the member.
  - b. The legitimate, legitimated, or legally adopted, and illegitimate child who is unmarried, not gainfully employed and has not reached twenty-one (21) years of age, or if twenty-one (21) years of age or over, he is congenitally incapacitated or while still a minor has been permanently incapacitated and incapable of self support, physically and mentally; and
  - c. The parent who is receiving regular support from the member.
- (f) *Hospitalization premiums*-the amount paid by a member consisting of an initial participation fee of P25.00 and sustaining participation fee of P25.00 paid by member, every quarter.
- (g) *Initial participation fee*-A hospitalization premium of P25.00 paid by members serving as enrollment/re-enrollment fee to avail of the hospitalization benefit.

- (h) *IGP*-Income generating Project
- (i) *LP*-Livelihood Project
- (j) *Member*-PPHA member-
- (k) *Members of good standing*-Members who have duly paid their obligations as they became due.
- (l) *National Board*-PPHA National Board
- (m) *New member*-A member who had not been a previous member of the association
- (n) *Reinstatement of membership*-An act of a former PPHA member, who had terminated his/her membership, either on punitive, voluntary or involuntary grounds, and who is applying for restoration of his/her membership in the association.
- (o) *Sustaining participation fee*- A hospitalization premium of P25.00 paid by members to sustain his entitlement to the hospitalization benefit, payable at least within five (5) days before the start of every quarter.
- (p) *PPHA*-The Philippine Public Health Association
- (q) *Provident Fund*-an amount of P100.00 paid by members annually on or before March 15 of every year, in addition to the annual membership due.

Section 4. **PPHA benefit Package**- Subject to the applicable provisions of Section 5, the PPHA shall provide the following benefits to members of good standing, to wit:

- a. Hospitalization Benefits for Members and their Dependents
- b. Personal Loan Privileges and Retirement Benefits
- c. Micro-financing for Income Generating Projects or Livelihood Projects
- d. Legal Assistance
- e. Disaster and Calamity Assistance,
- f. Increase of Mortuary Benefit to P20,000.00,
- g. Accidental Injury or Accidental Death Assistance
- h. Fellowship, study grants and attendance to conferences and conventions, and
- i. Other benefits, either in kinds or in the form of financial assistance, fixed and approved by the National Board

Section 5. **General Requirements for entitlement of members to the benefits**-To be entitled to the above benefits, members must meet the following general requirements:

- a. Members must have paid their annual membership due or life membership due.
- b. Members who are delayed in payment of membership due shall be imposed a surcharge of 10 % for every month of delay or a fraction thereof for every day of delay, reckoned from March 15 of the current year, which amount shall be deducted from the proceeds of the benefit before it is released.

- c. Members may avail of the benefits from January 1-March 14 even without having paid his annual membership due for the current year. Provided, they have paid their annual membership dues for the immediately preceding year and that the corresponding annual membership due shall be deducted from the proceeds of the benefit before its release.

Section 6. **Hospitalization Benefits for Members and their Dependents-** (a) Members who enrolled in the hospitalization program shall be entitled to full hospitalization benefit, to be paid by the national chapter. Provided that if a member avails of the benefit in favor of one of his/her dependents, she/he is only entitled to the 75% of the amount of the benefit. Provided further that if the benefit is used for the dependent of a member, the member is no longer entitled to avail of the same, within the one-year period covered.

(b) To entitle herself/himself of this benefit, the member must pay the annual membership due, provident fund, the hospitalization premiums of initial participation fee of P25.000 and sustaining participation fee of P25.000 to be paid at least five (5) days before the start of every quarter. At the option of the member, he/she may pay his hospitalization premiums on an annual basis.

(c) Members may avail of this benefit after paying the initial participating fee of P25.00 and payment for at least two (2) quarters.

(d) Members are to be paid the benefits in accordance with the following schedule, to wit

<b>Type of Cases</b>	<b>Ceiling of benefit (Member)</b>	<b>Dependent</b>
Ordinary	2,500.00	1,875.00
Extensive	5,000.00	3,750.00
Catastrophic	7,500.00	5,625.00

This schedule of benefit may be increased as may be warranted by availability of funds and approval by the National Board.

(e)PPHA waives presentation of bill of expenses in small claims amounting to P1,000.00 or less. Provided that claimant must present proof of admission at the hospital. For claims amounting more than P1,000.00, the claimant must present, aside from the proof of hospitalization, the bill of expenses, including the amount claimed and paid by Phil-health, which shall be deducted from the amount to be granted by PPHA, as the case may be.

(f) *Limitation on the payment of hospitalization benefit-* PPHA shall allocate the funds for the purpose out of the hospitalization premiums collected from paying members, and payment of benefit therefor shall depend on the funds made available for the purpose.

(g) *Preference of payment of hospitalization benefit by region-*PPHA shall allocate funds for hospitalization benefits for each region proportionate to the hospitalization premiums collected from the members, by region.

(h) *Augmentation of hospitalization benefit from provident fund.* Subject to the approval of the National Board, the PPHA may allocate a certain portion of provident fund for the payment of hospitalization benefit, of not exceeding 2% of the accumulated provident fund.

(i) *Non-transferability of benefit-*Hospitalization benefit can not be waived or transferred to other persons other than those indicated herein.

(j) Members who are in default in paying their sustaining participation fee for any of the quarter covered are not entitled to the benefit. He/she can avail of the same for the next succeeding year after payment of initial participation fee and sustaining participation fee, accordingly.

Section 7. ***Personal Loan Privileges and Retirement Benefits.*** (a) Members who paid the membership due and provident fund for the current year shall be entitled to personal loan privileges in an initial amount up to P10,000.00, with an interest rate of 12% per annum and payable in six (6) to twelve (12) months, with computation to be based on diminishing balance. The maximum loanable amount may, by way of a resolution, be increased by the national board as may be warranted by available funds.

(b) Members shall pay the service/processing fee of P100.00 and other fees that may, henceforth, be fixed by the national board. Ten percent (10%) of loaned amount shall be deducted to form part of the retirement trust fund. The retirement trust fund for each member which shall earned an interest of six percent (6%) per annum shall be released to him/her, as retirement benefits, upon his retirement/separation from employment.

(c) As a pre-requisite, the office from which the member is employed must have an existing memorandum of agreement with PPHA concerning salary deduction for re-payment of loan amortization and other obligations of the member. For members who are employed in the local government units or offices without any existing MOA with PPHA or for BHWs and those who are similarly situated, the Board of Directors may adopt appropriate rules on repayment of loan as may be requested by the local chapter or regional chapter or affected organization or BHW federation.

(d) ***Other requirements-***Aside from the above requirements, member-borrower must comply with the following:

- a. He/she must have a co-maker, who is also a member of good standing and is co-liable for the amount loaned from the PPHA under the terms of loan agreed by the borrowing member, and permanently employed in the local government units or national health offices or public hospitals.
- b. Except for BHWs, BNS and similarly situated members, he/she must have a net take home pay of P3,000.00 on or just prior to the application for loan.

(e) The local chapter or the regional chapter which facilitated the loan transaction, including the collection of loan amortization, shall be entitled to the 2% interest from loan and the service/processing fee of P100.00 paid by borrowing member. Provided that the local or regional chapter which facilitated the loan transaction, may allocate 1% of the interest of the above share as honorarium for collecting officer from the agency concerned.

(f) Members may avail of this benefit by filing their application at the local chapter or at the regional chapter as the case maybe, which application shall be processed and approved at the said level, to be submitted thereafter to the national level, for funding.

(g) Renewal of loans may be approved only after paying at least fifty (50%) percent of the previous loan.

(h) Members who are in default in paying their loan amortization for at least two (2) consecutive months shall forfeit all other benefits under this Rule, without prejudice to the rights of action of PPHA to collect the same.

**Section 8. *Micro-financing for IGP and LP-*** (a) Subject to the provisions of Section 5, paragraphs (b), (c), (d), and (e), hereof, interested members, who are of good standing and have correspondingly paid their annual membership dues, provident fund and hospitalization premiums are entitled to avail of IGP and Livelihood project approved by the national board.

(b)The employing office of the member must have an existing memorandum of agreement with PPHA as regards salary deduction for the repayment of IGP and LP. Otherwise, the borrowing member or group shall be required to have acceptable collateral for the amount loaned.

(c) The PPHA may grant an amount of P100,000.00 or P10,000.00 for group or individual loan, respectively, with an interest rate of 12% per annum and payable within one (1) year. A service/processing fee of P100.00 shall be charged to borrowing member. For purposes of this type of loan, a group consists of at least ten (10) members of good standing.

(d) The local chapter or the regional chapter which processed the IGP or LP loan shall be entitled to the service/processing fee and 2% interest on this type of loan.

(e) Renewal of loans under IGP or LP may be approved only after full payment of the previous IGP or LP loan and only one type of loan can be availed by members, at a time.

(f)Members may avail of either of the two types of IGP or livelihood project, namely, 1) PPHA sponsored income generating project and 2) project proposed and submitted by borrowing member.

(g) Members who are in default in paying their IGP or LP loan amortization for at least two (2) consecutive months shall forfeit all other benefits under this Rule, without prejudice to the rights of action of PPHA to collect the same.

Section 9. **Legal Assistance**-(a) Members are entitled to legal assistance for work-related and meritorious cases, and under the following terms and conditions, to wit:

(A)General Provisions

- a. Excluded from the legal assistance benefits are cases between members of the PPHA.
- b. Regional and local chapters may retain the services of Counsel charged to their respective funds.
- c. Engagement of Counsel shall be made on a case to case basis and upon approval by the National Board or by the Regional or Local Board, as the case may be.
- d. Legal assistance extended to any PPHA member shall require a prior approval of the respective Board.
- e. The PPHA shall shoulder the acceptance fee of the Counsel up to the amount of P20,000.00 whereas the client-beneficiary shall shoulder all other litigation expenses, including the appearance fees of the Counsel.

(B)Qualifications of Beneficiaries

- a. Only PPHA members of good standing may avail of legal assistance benefits.
- b. He/she is willing to enter into contingency agreement with the PPHA as regards damages that may be recovered.
- c. He/she is willing to shoulder all other litigations expenses, except for the counsel's acceptance fee.

(C) Procedures

- a. An aggrieved member shall submit a written request for legal assistance to the PPHA Board.
- b. Within fifteen (15) days from receipt of the request, the Board shall refer the same to the Counsel retained for the purpose. If the Board cannot meet to act on the matter, the President shall refer the case to the Counsel, for his comment, recommendation and billing of acceptance fee.

- c. Upon receipt by the Board of the Counsel's comment, recommendation and bill for acceptance fee, the Board shall act on the request, either to approve or deny.
- d. If the request for legal assistance is approved by the Board, the beneficiary shall sign the contingency agreement with the concerned President of the PPHA.

(D) **Legal assistance to group of health workers-** The PPHA may initiate and prosecute legal action against the Local Government Unit or any government agency to protect the interest and welfare of any group of its members. Provided that the health personnel in the LGU including Barangay Nutrition Scholars (BNSs) and Barangay Health Worker (BHWs) or the personnel employed in other government agency are all members of the association. Provided further that the personnel to be benefited shall execute a document expressing his/her consent to the action and an undertaking that he/she will not withdraw from the action otherwise she/he will be charged for litigation expenses and subjected to expulsion from the association. The association thru the national board may decide to litigate the case for and in behalf of the group of health workers even if there are non-members in the office and among the BNSs and BHWs in its area of jurisdiction where concerned are employed provided that non-members shall be charged for litigation expenses, lawyer's appearance fees and acceptance fee and contingent fees amounting to thirty percent (30%) of the amount recovered once there is a favorable decision.

Section 10. **Disaster and Calamity Assistance-** (a) Members are entitled to disaster and calamity assistance, either in kind or cash, not exceeding P5,000.00 per member, subject to availability of funds and requirements prescribed by the National Board. The funds for the purpose shall be taken from provident funds, income from loans and proceeds from the income generating projects of the association. Members must have paid the annual membership due or life membership fee and the annual provident fund to avail of the benefit.

(b) This benefit shall be granted only once in a year per member, subject to declaration by concerned government agency of the state of calamity.

Section 11. **Increase of Mortuary benefit to P20,000.00-** (a) Members of good standing who are paying both the annual membership due or life membership fee and provident fund are entitled to increased mortuary benefit in the amount of P20,000.00, to be paid out by the PPHA, as follows; P16,000-by the national chapter and P4,000-by the regional chapter. Provided, that those members who continuously pay the membership due or life membership fee, without paying the annual provident fund are only entitled to P10,000.00, to be paid by the PPHA as follows, P6,000.00-by the national chapter and P4,000-by the regional chapter.

(b) Mortuary benefits are to be paid in full by the local chapter, or in case the local chapter is not yet organized-by the regional chapter, subject to reimbursement to be made respectively by the regional and national chapter.

(d) Members who are in default in paying the membership due and the provident fund for the period shall not be paid their mortuary benefit or increased mortuary benefit, as the case may be.

Section 12. ***Fellowship, study grants and attendance to conferences and conventions***-(a) Members, on meritorious grounds and in coordination with concerned agency, may also avail of fellowship, study grants and attendance to conferences and conventions, either domestic or international. Provided, it is PPHA-related and subject to the recommendation by the head of agency employing the member, and approval by the national board. The request for assistance may be initiated by the member by filing his application with the Committee on Continuing Education. The assistance shall consist of training and book allowances of not exceeding ten thousand pesos (P10,000.00).The national board shall set the criteria and bases for availment of this benefit.

(b) National PPHA duly designated representative to all conferences, conventions and meetings, either domestic or international, shall be entitled to representation allowances and other expenses as fixed by the Board.

Section 13. **Accidental Injury or Accidental Death Assistance.** Members may avail of accidental injury or accidental death assistance in the amount of at most P5,000.00 or fixed at P20,000.00, respectively, in addition to the hospitalization or mortuary benefits, as the case may be. Under this section, members must pay an accidental assistance premium of P150.00 annually in addition to the annual membership due or life membership fee, provident fund and hospitalization premium. The amount to be paid for accidental injury assistance shall be supported by an official receipt. In all cases, the claims shall be supported by medico-legal certificate or medical certificate or death certificate. The accidental injury assistance shall be enjoyed by members only within a year. Provided, that when a member dies within a year after incurring accidental injury of any causes shall be entitled to the remaining balance of P20,000.00.Provided further, that the benefit shall remain enjoyable within three hundred sixty five (365) days from the remittance of accident assistance premium to the National Treasurer. Provided finally, that the accident must occur during the period covered by the payment of annual membership due and provident fund.

Section 14. **Other benefits**-Members are entitled to other benefits, in kind or in cash, as may be fixed by the national board. This rule however shall, in no way prohibit or limit, the local and the regional board from granting other benefits as they may deemed fit and within their financial capability to grant.

Section 15. **Schedule of Collection and Remittances.** The schedule of collection and remittances of PPHA fees, charges, hospitalization premiums, provident funds, repayment of loans and income generating projects are as follows:

**a. Annual Membership dues**

- i. The annual PPHA membership due shall be collected from all PPHA members respectively employed at the LGUs, DOH offices, CHDs and retained hospitals, through salary/benefit deduction, on or before the 15th day of March, every year, as may be feasible. The membership dues from offices or agencies not covered by MOA on salary/benefit deduction shall be collected by the local chapter treasure who will remit to the national treasurer.
- ii. Penalties and surcharges on unpaid membership dues may be collected from concerned PPHA members, per notice of collection that may be issued by the PPHA National Treasurer.
- iii. In agencies or offices covered by MOA, the collected membership dues shall be covered by a check per agency issued in the name of the Philippine Public Health Association, Inc., which shall immediately be remitted to the Local Chapter Treasurer, or direct to the Regional PPHA Treasurer, if the PPHA Local Chapter is not yet organized. In case the Local and Regional Chapter are not yet organized, the check shall be remitted to the PPHA National Office at Ground Floor, Building 12, DOH Compound, Rizal Avenue, Sta. Cruz, Manila.
- iv. The remittances for the membership dues shall be covered by a receipt per agency or per local chapter to be issued by the receiving PPHA Treasurer and promptly remitted to the national treasurer.

**b. Provident Fund**

- i. The Provident fund of P100.00 shall be collected from all PPHA members, on or before 15th day of March, every year. It shall immediately be remitted, preferably together with the membership dues to the PPHA Local Chapter Treasurer or the Regional Chapter Treasurer, as the case may be, or to the National Treasurer, in case the Local Chapter and Regional Chapter are not yet organized. It may be collected thru salary deduction or thru the local chapter.
- ii. In agencies or offices covered by MOA on salary deduction, a separate PPHA receipt each agency shall be issued by the PPHA for the yearly remittance of the provident fund.

**c. Hospitalization Benefit Premiums**

- i. Initial Participation fee-An initial participation or enrolment fee of P25.00 shall be charged from PPHA members who are willing to be covered by hospitalization benefits.
- ii. Sustaining participation fee-After paying the initial participation fee, PPHA members who are willing to continuously avail of hospitalization benefits shall be charged a quarterly premium of P25.00 per quarter, continuously

thereafter. The PPHA Members may opt to pay the same on a yearly basis, at P100.00 per year.

- iii. Above fees may be collected thru salary deduction or thru the local chapter or regional chapter.

**d. Accident Assistance Premium**

Members may pay the amount of P150.00 as accident assistance premium anytime of the year and it shall remain effective for three hundred sixty five (365) days from remittance thereof to the National Treasurer.

- e. **Repayment of loans and IGP**-The Notice of Collection on repayment of loans and IGP shall be issued by the Local Chapter or Regional Chapter as the case may be, right after the loan or IGP is approved and the proceeds thereof are released by the concerned PPHA Chapter.
- f. **Documents Accompanying the Remittances**-The check each for the payment of PPHA dues, charges, provident fund, hospitalization benefit premiums and personal loans and IGP repayment, as the case may be, shall correspondingly and separately be accompanied by the list of paying PPHA members, to be submitted to concerned PPHA Treasurer.

Section 16. **New PPHA members**- New members may pay their annual membership dues or life membership fee, provident fund, hospitalization premium, accident assistance premium and all obligations to the association, either by salary deduction or thru the local chapter, anytime upon registering as member.

Section 17. **Separation of PPHA members from the service**-In case of member's separation from the service, he may still opt to continue his membership by paying the life membership due or directly paying his dues to the local chapter.

Section 18. **Notice of Collection**- (a) Except for the Notices of Collection on surcharges on membership dues, all other Notices of Collection shall be prepared and issued by the PPHA Local Chapter Treasurer, or by the Regional Chapter Treasurer, if the local chapter is not yet organized. In areas where no regional and local chapters are existing, the Notices of Collection shall be prepared by the PPHA National Treasurer.

(b) Except for re-loan and/or re-avilment of IGP and unless a PPHA member will inform in writing the concerned PPHA Chapter presidents of stoppage of salary/benefit deduction, either on a permanent or temporary basis , only one (1) Notice of Collection shall be issued by the PPHA to cover the yearly recurring obligations of the PPHA members. Notices of Collection on personal loans and IGP shall be issued on a transaction basis.

(c) The Notice of collection shall be submitted to the agency concerned.

Section 19. **Life Members**-Life members are charged a one-time life membership due of P2,500.00. Provided that a life member who wants to avail of increased mortuary benefit of P20,000.00, personal loans privileges and hospitalization benefits, he/she must pay the annual provident fund and hospitalization premiums. Otherwise, he/she is only entitled to mortuary benefit in the amount of P10,000.00.

Section 20. **Transitory Clause.** (a) The hospitalization benefit intended for the dependents of the members shall be implemented three (3) years after the approval of the Omnibus Guidelines and after the funds for the purpose shall have been duly established. Further, the life membership fee fixed at P2,500.00 per member shall take effect on January 1, 2012. Meantime, the same is fixed at P1,500.00 until December 31, 2011.

Section 21. **Repealing Clause.** All previous resolutions or part thereof inconsistent with this Revised Omnibus Guidelines are hereby repealed, modified or amended accordingly.

Section 22. **Effectivity Clause.** This Revised Omnibus Guidelines on PPHA Benefit Package shall take effect upon approval by the majority members of the Board.

Approved this 13<sup>th</sup> day of September 2011, at Davao City, Philippines.