

# Government Service Insurance System Paseguruhan ng mga Naglilingkod sa Pamahalaan



# APPLICATION FOR RETIREMENT/ SEPARATION/LIFE INSURANCE BENEFITS

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#### **TERMS AND CONDITIONS**

#### I. RETIREMENT

# A. Eligibility Requirements

 Member shall be entitled to the retirement benefit, provided Member is separated from the service at the time of application, and on condition that:

Under RA 660	1. 2. 3.		r mus	st be e (3)	on pe	rman to reti	ient s ireme	atus nt an	at the	time mad	of re e con	tireme	ent wi	or at I	east f	ive (5	rvice for ) years;
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Under RA 1616	<ol> <li>Member must not be a uniformed personnel of PNP, BJMP and BFP.</li> <li>Member has been in the service on or before May 31, 1977;</li> <li>Member, regardless of age, must have at least twenty (20) years of service in the government at the time of retirement; and</li> <li>Member must have rendered continuous service for the last three (3) years and must not incur leave without pay of more than one (1) year except in cases of death, disability, abolition or phase-out of position due to reorganization. Except for teachers who are allowed more than one (1) year leave without pay under the Magna Carta for Teachers.</li> </ol>																

- 2. Request for conversion from one mode of retirement to another shall not be allowed.
- The retirement proceeds shall at all times be subject to deduction for any outstanding indebtedness the member may have incurred with GSIS, pursuant to Articles 1231 and 1278 of the Civil Code, GSIS Laws (RA 660, PD 1146, RA 1616, RA 8291 and PD 1146) and existing policies.

#### B. Conditions for Receipt of Monthly Pension

Upon reaching the age 60, or after the end of the 5-year guaranteed period, the qualified pensioner is required to personally appear at GSIS Office nearest his/her place of residence. Member shall be required to fill up a request for commencement of pension and afterwards enroll for the GSIS UMID-Compliant eCard/Kiosk transaction card. Previously registered old-age and survivorship pensioners shall no longer be required to comply with the Annual Renewal of Active Status (ARAS) EXCEPT: 1) Pensioners on suspended status as of April 30, 2011 and has not renewed active status as of present date; and 2) Pensioners whose birth month falls in CY 2011 on the months of February, March or April. The pensioners living abroad or in the ARMM Region shall be required to comply with the ARAS on their birth month every year.

## II. SEPARATION

# A. Entitlement to Separation Benefits under RA 8291

A member who has accumulated a minimum of three (3) years creditable service shall be entitled to separation benefit upon resignation or separation under the following terms:

1. For member with at least three (3) years but less than fifteen (15):

A cash payment equivalent to one hundred percent (100%) of the average monthly compensation for every year of creditable service the member has paid contributions, but not less than Twelve Thousand Pesos (P12,000.00), payable upon reaching sixty years of age or upon separation, whichever comes later.

- 2. For member with at least fifteen (15) years of service and less than sixty (60) years of age upon separation:
  - a. A cash payment equivalent to eighteen (18) times the basic monthly pension, payable at the time of resignation or separation;
  - b. An old-age pension benefit equal to the basic monthly pension, payable monthly for life upon reaching age 60.

# B. Prescriptive Period for Filing of Separation Benefit

Application for separation benefits must be filed within four (4) years from the date of separation as provided for under RA 8291.

# III. COMPULSORY LIFE INSURANCE BENEFITS UNDER THE LIFE ENDOWMENT POLICY (LEP)

A member under this policy may be entitled to any of the following benefits, depending on the circumstances:

1.	Maturity benefit	The face amount payable to the member upon maturity of the policy.
2.	Cash Surrender Value	The earned values during the term of the insurance payable to the member when he is separated from the service before maturity date of the policy or when he is considered as a case of Permanent Total Disability (PTD).
3.	Death Benefit	The face value of the policy payable to designated beneficiary/beneficiaries or legal heirs, in the absence of the former, upon the death of the member.
4.	Accidental Death Benefit	An additional benefit equivalent to the amount of Death Benefit when the member dies by accident. In this connection, proof must be presented to sufficiently establish that the cause of the member's death is accidental. The right to present sufficient proof to show that death was accidental shall prescribe if the claim for ADB is filed four (4) years after the death of the member.
5.	Cash Dividend	A policyholder is entitled to dividends subject to the guidelines as approved by the GSIS Board. This is not a guaranteed benefit.

# COMPULSORY LIFE INSURANCE BENEFITS UNDER THE ENHANCED LIFE POLICY (ELP)

A member under this policy may be entitled to any of the following benefits, depending on the circumstances:

1.	Death Benefit	Equivalent to the latest annual salary multiplied by the amount of insurance (AOI) factor which is 1.5 or 18 times the current monthly salary of the member or as determined by the GSIS, payable to the legal heirs, less all outstanding obligations of the member in accordance with Articles 1231 and 1278 of the Civil Code, GSIS Laws (RA 660, PD 1146, RA 1616 and RA 8291) and existing policies.
2.	Termination Value (TV)	The policy earns a TV during the life of the policy computed from the percentage of the life insurance premiums actually remitted and paid to GSIS. TV is equivalent to a percentage of monthly life insurance premiums as determined by the GSIS, due and paid in full, either by direct remittance or through an APL facility. The accumulated TV will grow at such rate as determined by the Actuary and shall be paid to the member upon his separation from the government service less all indebtedness of the member with the GSIS in accordance with Articles 1231 and 1278 of the Civil Code, GSIS Laws (RA 660, PD 1146, RA 1616 and RA 8291) and existing policies.
3.	Cash Dividend	A policyholder is entitled to dividends subject to the guidelines as approved by the GSIS Board. This is not a guaranteed benefit.

## **OPTIONAL LIFE INSURANCE POLICY (OLIP)**

A member under this policy may be entitled to any of the following benefits, depending on the circumstances:

1.	Maturity Benefit	The face amount payable to the member upon maturity of the policy less indebtedness consisting of premium arrearages and policy loan balance.
2.	Cash Surrender Value	The policy reserve earned by the policy at the end of each anniversary year. After the insurance have been in force for one (1) year, it begins to earn cash value which increases annually, but which never exceeds the face value of the policy. The CSV of the policy less indebtedness and surrender charge is the amount which the GSIS will pay to any policyholder in the event Member surrenders the policy.
3.	Disability Benefit	A disability claim arises when during the paying period that the policy is in force; the policyholder becomes permanently and totally disabled before his 60 <sup>th</sup> birthday, whether the disability is caused by illness or injury. Upon permanent and total disability, premium payments on the policy will not be required from the approved date of disability.
4.	Death Benefit	The face value of the policy payable to designated beneficiary/beneficiaries or legal heirs, in the absence of the former, upon the death of the member.
	Benefit	An additional benefit equivalent to the amount of Death Benefit when death occurred within ninety (90) days from the date of the accident. In this connection, proof must be presented to sufficiently establish that the cause of the member's death is accidental.
6.	Cash Dividend	A policyholder is entitled to dividends subject to the guidelines as approved by the GSIS Board. This is not a guaranteed benefit.

# DOCUMENTARY REQUIREMENTS

# A. Retirement/Separation Benefit

- Duly accomplished Application Form for Retirement/Separation/Life Insurance Benefits
   Service Record with Leave Without Pay (LWOP) Certification (indicating the specific <u>dates</u> and <u>time</u> of LWOP)
   Declaration of Pendency/Non-Pendency of Case (DPNPC) form (date administered/notarized should be on or after receipt of notification from GSIS)

# B. Life Insurance Benefit

Maturity or Cash	Duly accomplished Application Form for Retirement/Separation/Life Insurance Benefits
Surrender Value (Regular/ Optional)	<ul> <li>Service Record with LWOP Certification (indicating the specific <u>dates</u> and <u>time</u> of LWOP)</li> </ul>
Death Claim/ Accidental	a. Duly accomplished Application Form for Retirement/Separation/Life Insurance Benefits
Death Benefit (LEP)	<ul> <li>Service Record with LWOP Certification (indicating the specific dates and time of LWOP)</li> </ul>
	<ul> <li>Death Certificate of member issued by Local Civil Registrar (LCR) or Phil Statistics Authority (PSA) (formerly National Statistics Office or NSO); or authenticated by Philippine Consular Office, if died abroad</li> </ul>
	<ul> <li>Affidavit of Surviving Legal Heirs/Surviving Spouse/Guardianship Form, if with minor/incapacitated children (for cases with no designated beneficiaries only)</li> </ul>
	<ul> <li>Court Order, or Affidavit of Surviving Legal Heirs / Surviving Spouse/Guardianship Form supported by a Report or Certification issued by the DSWD Office where the minor/incapacitated dependent child is residing, if the guardian is not the natural parent</li> </ul>
	f. Birth Certificate/s issued by LCR or PSA or valid passport or two (2) valid government-issued IDs with date of birth and signature, if designated beneficiary/lies /payee/s is/are not GSIS member
	g. Marriage Contract of female beneficiary/ies issued by LCR or PSA
Dooth Claim (FLD)	h. Police Investigation Report, if death is due to accident
Death Claim (ELP)	Duly accomplished Application Form for Retirement/Separation/Life Insurance Benefits     Separate VIVE Continue for Retirement Separation/Life Insurance Benefits
	<ul> <li>b. Service Record with LWOP Certification (indicating the specific <u>dates</u> and <u>time</u> of LWOP)</li> <li>c. Death Certificate of member issued by LCR or PSA; or authenticated by Philippine Consular Office, if died abroad</li> </ul>
	<ul> <li>d. Affidavit of Surviving Legal Heirs / Surviving Spouse/Guardianship Form, if with minor/incapacitated children</li> </ul>
	<ul> <li>Court Order, or Affidavit of Surviving Legal Heirs / Surviving Spouse/Guardianship Form supported by a Report or Certification issued by the DSWD Office where the minor/incapacitated dependent child is residing, if the guardian is not the natural parent</li> </ul>
	f. Birth Certificate/s issued by LCR or PSA or valid passport or two (2) valid government-issued IDs with date of birth and signature, if designated beneficiarylies /payee/s is/are not GSIS member
	g. Marriage Contract of female beneficiary/ies issued by LCR or PSA