



**Philippine Association for
Gov't Budget Administration
(PAGBA)**

4 July 2013
Tagbilaran City, Bohol



GSIS

PAGBA Membership Profile



PAGBA Membership Profile as to AGE

2010

Age Bracket	Number of Members	%
29 & below	34	5%
30 to 39	115	16%
40 to 49	237	33%
50 to 59	289	40%
60 & above	40	6%
Total	715	100%

2013

Age Bracket	Number of Members	%
29 & Below	12	2%
30 to 39	100	14%
40 to 49	170	24%
50 to 59	318	44%
60 & Above	115	16%
Total	715	100%



PAGBA Membership Profile as to Civil Status

2010

Civil Status	Number of Members	%
MARRIED	521	73%
SINGLE	180	25%
WIDOWED	14	2%
Total	715	100%

2013

Civil Status	Number of Members	%
MARRIED	529	74%
SINGLE	164	23%
WIDOWED	22	3%
Total	715	100%



PAGBA Membership Profile as to Age of Single Members

2010

Age Bracket	Number of Members	%
29 & below	23	13%
30 to 39	42	23%
40 to 49	42	23%
50 to 59	67	37%
60 & above	6	3%
Total	180	100%

Male – (41) Female – (139)

2013

Age Bracket	Number of Members	%
29 & Below	9	5%
30 to 39	37	23%
40 to 49	31	19%
50 to 59	66	40%
60 & Above	21	13%
Total	164	100%

Male – (37) Female – (127)



PAGBA Membership Profile as to RCS and Pension Entitlement

2010

RCS	Members	%	Amount of Pension
0 to 1	24	3.4%	No Pension
2 to 14	222	31.0%	No Pension
15 to 35	448	62.7%	.025 x RCS x BMP
36 to 40	19	2.7%	90% x BMP
above 40	2	0.3%	90% x BMP
Total	715	100%	

2013

RCS	Number of Members	%	Amount of Pension
0 to 1	1	0.1%	No Pension
2 to 14	192	26.9%	No Pension
15 to 35	475	66.4%	.025 x RCS x BMP
36 to 40	40	5.6%	90% x BMP
Above 40	7	1%	90% x BMP
Total	715	100%	



PAGBA Membership Profile as to difference between TLS and RCS

2010

Difference in TLS and RCS	Number of Members	%
Below 1	511	71%
1 but not more than 2	102	14%
2 but not more than 3	32	4%
3 but not more than 4	20	3%
4 but not more than 5	8	1%
5 & above	42	6%
Total	715	100%

2013

Difference in TLS and RCS	Number of Members	%
Below 1	516	72%
1 but not more than 2	94	13%
2 but not more than 3	34	5%
3 but not more than 4	16	2%
4 but not more than 5	13	2%
5 & above	42	6%
Total	715	100%

Renewed partnership with LANDBANK

GSIS expands service reach
with LANDBANK's 1,000 ATMs
nationwide



Launch of GSIS-LBP partnership in
Batangas, February 2011



GSIS

Deployed more GWAPS kiosks





Enhanced Emergency Loan program

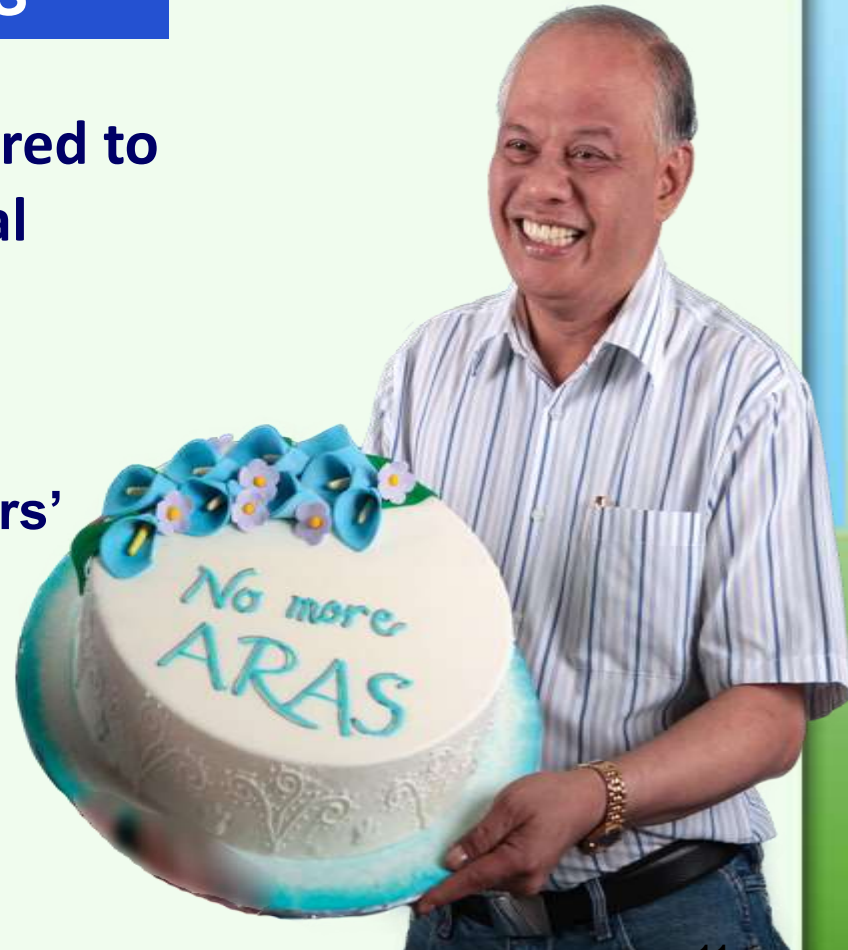
- **Reduced interest rate to 6%**
- **Waived 1% service fee**
- **Extended grace period for first payment to 3 months**



Members flocked to GSIS to apply for EL 10

Revoked the ARAS

- Pensioners no longer required to visit GSIS for status renewal
 - * *except those living in ARMM, abroad*
- NSO to determine pensioners' status





Revised Survivorship Policy

- **Surviving spouses of members and pensioners receive pension even if gainfully employed and receiving other income/pension**
- **Retroactive application**
- **Constructive notice of application**

**Maaasahan ng
Lingkod - Bayan**

GSIS pensioners hail minimum pension hike in 2013

More than 58, 000 old-age and disability GSIS pensioners hailed the announcement of President Aquino III during his state-of-the-nation address last July 2012 increasing the new minimum basic pension to Php5,000 beginning 2013.

Other pensioners also stand to benefit from this welcome development. Around 43,000 pensioners who are receiving over Php5,000 but less than Php8,000 monthly pension received a Php200 increment. This is in addition to the regular 1.5 percent increase for all pensioners.

Eighty-two-year-old **Gloria Baykin**, a retired school teacher from Negros Occidental, is among those who started receiving the upgraded minimum basic pension in January 2013.



GSIS. (I am thankful to the President and the GSIS.)"

Baykin, whose previous pension was less than Php300, said "My prayers were finally answered. I have written to the President and the GSIS to increase my pension. *Pasalamat gid ko kay Presidente P-Noy kag sa GSIS.*"

Baykin, who turns 82 this January 17, likewise received her Christmas cash gift equivalent to one-month pension last December 2012.

"I consider my new pension a blessing and a birthday gift. This is a far cry from the Php272 monthly pension and cash gift I have been receiving from the GSIS," she said.

Like Baykin, **Ruby Dalisay**, 68, who is receiving less than Php200 monthly pension, was all too grateful for the pension increase.

A retiree from the Regional Trial Court in Malaybalay, Bukidnon, in 2005, Dalisay put up a *sarisari* (convenience) store in Paranaque with her spouse, Roman, to augment the family income after serving the government for 15 years.

"We had to go into small-time buy-and-sell businesses and looked for other means of livelihood just so we can continue sending our six children to school," Dalisay said.



She said the unprecedented jump to P5,000 in her monthly pension is a source of relief, especially since they still rely much on their children's support now that they have their own work.

She added that the additional amount in pension would also help defray the cost of insulin and other medical expenses they incur for the treatment Roman's diabetes.

"My husband was ecstatic when he learned of the good news," Dalisay recounted.



Teofilo Ortaleza, 88, from Dasmariñas, Cavite, is another old-age pensioner receiving less-than-P200 monthly pension who benefited from the pension hike.

Fondly called Mang Phil, Ortaleza retired from the Philippine Postal Corporation more than 10 years ago. A widower to his three children since 1990, he had moved to Cavite and has been residing there with two his sons.

After retirement, Mang Phil sold pension and health insurance plans as an additional source of income. He said he would wait for six months for his GSIS monthly pension to accumulate before withdrawing them from the bank.

With the increase, he was all smiles. Mang Phil said the move to raise the minimum pension indicates that the Aquino administration and the GSIS leadership sincerely look after the pensioners' welfare even after they have left the service and started a new phase in their lives.

"Tiyak na giginhawa kami sa regalong 'yan ng GSIS." (The 'gift' of the GSIS will certainly help make our lives become easier.)

GSIS President and General Manager Robert G. Vergara said that the pension increment forms part of a series of initiatives launched by the GSIS to provide responsive service to its pensioners.

For questions about the GSIS pension program, pensioners may call the GSIS hotline number at 847-4747.



Paid proportionate pension

- **Retirees' pension computed proportionately from day of retirement or 5 years for those who retired with 5-year lump sum benefit**
- **Retroactive from September 2009**
- **Disbursed more than 285M to 45,000 pensioners as of Feb 2013**

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CLASP replaced CLIP

- **Empowers retirees on how to settle outstanding obligations, in whole or in part**
- **No more forced deduction of housing loan from retirement benefits**
- **Separate collection facility for housing loan**

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Holding of pre-retirement counseling seminars

- **Held monthly at GSIS central and field offices**
- **Discuss various retirement modes; how-to's on computing retirement claims**
- **Help choose the most beneficial retirement option suited to your lifestyle**

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Project Statement of Loan Accounts (SOLA)

- **Update statement of accounts of retiring members aged 59 y/o and above to determine loan balances**
- **Receive correct level of benefits**

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Rationalized home lending program

**Php5-B for home lending to
GSIS members through
Pag-IBIG Fund**



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GSIS

Transfer of GSIS's art collection to the National Museum





Juan Luna's Parisian Life



Agreement with Paz Memorial to settle claims of over 1,800 active and fully-paid plan holders



GSIS

Enhanced Scholarship Program

- **Php20,000 in tuition**
- **Php2,000 monthly stipend**

Kapos ba ang pambayad ng college tuition ng anak mo?

Sa GSIS Scholarship Program, 200 scholarship grants ang naghihintay para sa anak ng mga kwalipikadong miyembro!

Kwalipikado ka kung ikaw ay:

1. Regular na miyembro ng GSIS na may tatlong taon nang naniniibihan sa pamahalaan;
2. May anak na papasok sa kolehiyo ngayong SY 2013-2014;
3. Nakapaghulog ng tamang premium contributions sa huling anim na buwan; at
4. May salary grade na 24 o mas mababa pa.

Hanggang P20,000 ang sagot ng GSIS bilang pambayad ng tuition...may P2,000 buwanang allowance pa!

Ma. Carmen V. Masanque
Admin Aide I
Manila City Library
Manila City Hall

Patricia Ann V. Masanque
Foreign Service
Major in Diplomacy
Lyceum of the Philippines
2012 Scholar



Kung may katanungan, sumangguni sa pinakamalapit na GSIS office, o tumawag sa PSSD - HRAD (02) 479-3600 loc 3414 o (02) 976-4970.



GSIS 75
Masusahan ng Lingkod-Bayan



Posting and reconciliation of accounts

- **Work closely with technology partners for quick resolution of this long-standing concern**
- **All resources deployed to address backlog—multiple task forces, 24/7 operations**

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Updating of accounts (DepEd, DBM, GSIS MOA Signing)





Updating of accounts (GSIS-DepEd ARMM)



GSIS signs MOAs with suspended LGUS and agencies to settle past due accounts and restore privileges of members



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Operational Efficiency in 2012

- **Php930 M in dividends**
- **Php1.8 B in cash gift**
- **Php65.5 B in social insurance claims**
- **Php27.5 B in loans**

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Lingkod - Bayan



2013 PLANS

- 1. Launch of call center in the 2nd semester**
- 2. Launch of member self-service facility (virtual checking of records online)**
- 3. Establishment of 20 service desks in provincial and municipal government offices**

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CHARTER AMENDMENTS

- 1. Designation of beneficiary by single members before age 50**
- 2. Removal of remarriage and co-habitation as basis for cancellation of survivorship benefits**
- 3. Provision on Members' Rights**

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CHARTER AMENDMENTS

- 4. Option to continue membership beyond mandatory age of 65**
- 5. Option of the member to claim his/her separation benefit even before reaching age 60**
- 6. Increase of funeral benefit from 20 K to 30 K**
- 7. No prescription of claims**



At the new GSIS, it's all about serving our members and pensioners, in the **MOST RESPONSIVE MANNER...**

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GSIS

Thank you!

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