

# **BENEFITS AND PRIVILEGES**

## **I. Government-Mandated Benefits**

### **a. Employee Compensation**

All employees who are SSS members are compulsorily and automatically covered by the Employees Compensation (EC) Program. Covered employees who suffer work-connected illness or injury resulting in disability or death are entitled to EC benefits.

These benefits are:

- i. Income cash benefit for temporary total disability or sickness, permanent total disability, permanent partial disability and death;
- ii. Rehabilitation services for permanent disability (in addition to monthly income cash benefits) and
- iii. Medical and / or related services for injury or illness.
- iv. Employee Compensation claims are filed with the SSS who administers the EC program for the private sector.

### **b. Social Security Benefits and Privileges**

#### **i. Sickness Benefits**

Employees who are SSS members may avail of any of the following benefits:

##### **a. SICKNESS BENEFITS**

The sickness benefit is a daily cash allowance paid for the number of days a member is unable to work due to sickness or injury.

## HOW DOES AN SSS MEMBER QUALIFY FOR THE SICKNESS BENEFIT?

A member is qualified to avail of this benefit if:

1. He/she is unable to work due to sickness or injury and confined either in a hospital or at home for at least four days.
2. He/she has at least three months of contributions within the last 12-month period immediately before the semester of sickness has been paid.
3. All company sick leaves with pay for the current year have been used up.
4. The employer has been notified, or if separated, voluntary or self-employed, SSS has been directly notified of the sickness

## HOW MUCH SICKNESS BENEFIT IS A MEMBER ENTITLED TO RECEIVE?

The amount of member's sickness benefit per day is equivalent to ninety percent (90%) of the member's average daily salary credit.

## PROCEDURE

- Secure the SICKNESS NOTIFICATION FORM (SSS Form CLD-9N) at the HRADO Office
- Accomplish Part I (confined member) and Part II (Attending Physician)
- Return to HRADO for Part III
- Submit to SSS Office for Part IV (Medical Evaluation)
- Return accomplished form to HRADO

## ii. Maternity Benefits

The maternity benefit is a daily cash allowance granted to a female member who was unable to work due to childbirth or miscarriage.

## WHAT ARE THE QUALIFICATIONS FOR ENTITLEMENT TO THE MATERNITY BENEFIT?

- She has paid at least three monthly contributions within the 12-month period immediately preceding the semester of her childbirth or miscarriage.
- She has given the required notification of her pregnancy through her employer if employed, or to the SSS if separated, voluntary or self-employed member

### **iii. Retirement Benefits**

This is a cash benefit either in monthly pension or lump sum paid to a member who can no longer work due to old age.

#### **WHO MAY QUALIFY FOR A RETIREMENT BENEFIT?**

1. A member who is 60 years old, separated from employment or ceased to be self-employed, and has paid at least 120 monthly contributions prior to the semester of retirement
2. A member who is 65 years old whether employed or not and has paid at least 120 monthly contributions prior to the semester of retirement

### **iv. Death Benefits**

This is a cash benefit either in monthly pension or lump sum paid to the beneficiaries of a deceased member.

#### **WHO ARE THE BENEFICIARIES OF A DECEASED MEMBER?**

The primary beneficiaries are the legitimate dependent spouse until the person remarries and the dependent legitimate, legitimated, or legally adopted, and illegitimate children of the member who are not yet 21 years old. In the absence of primary beneficiaries, the dependent parents shall be the secondary beneficiaries. In their absence, any other

person designated by the member as beneficiary in the member's record.

## **v. Loan Privileges**

SSS was mandated primarily to give social security protection to its members. However, it has also provided its members with short term loan programs from which they can borrow for personal purposes.

Salary Loan - it is a loan intended to meet the member's short term credit needs.

### **WHO MAY QUALIFY FOR SALARY LOAN?**

- a. An employed, currently paying self-employed or voluntary member (SE/VM) who has 6 posted monthly contributions for the last 12 months prior to the month of filing the application.
  - For a one-month loan, the member-borrower must have 36 posted monthly contributions prior to the filing of application.
  - For a two-month loan, the member-borrower must have 72 posted monthly contributions prior to the month of filing of the application.
- b. If the member-borrower is employed, the employer must be updated in contributions and loan remittances.
- c. The member-borrower must be updated/current in the payment of other member loans, which include educational, stock investment, MADE & housing loans granted under the Unified Housing Loan program (UHLP) or direct from SSS.
- d. The member-borrower has not been granted final benefit (total permanent disability, retirement and death)
- e. The member-borrower must not be more than sixty (60) years of age at the time of application
- f. The member-borrower has not been disqualified due to fraud committed against the SSS

### **c. PAG-IBIG Fund**

Membership in Pag-IBIG Fund is mandatory upon all employees covered by the SSS or GSIS programs, provided that coverage of employees whose monthly compensation is less than P4,000.00 shall be voluntary. In case of the latter, the employee must signify in writing his intention to join the fund.

The school (as an employer) contributes an amount equivalent to two percent of the month pay of the member, provided that the maximum monthly compensation to be used in computing employee and employer contributions shall not be more than P5,000.00.

The Pag-IBIG fund which is a Provident Savings Fund offers diversified loan packages such as:

- Housing Loan Program
- Home Improvement Program
- Multi-Purpose Loan Program
- Assumption of Mortgages/Loan Restructuring
- Retirement - the employers' contribution becomes part of the retirement benefits

Details on PAG-IBIG membership and forms are available at the Human Resource Administration and Development Office.

### **d. National Health Insurance Program**

The following may enjoy PhilHealth coverage without additional premiums for each qualified dependent:

1. Legal spouse (non-member or membership is inactive)  
Children - legitimate, legitimated, acknowledged and illegitimate (as appearing in birth certificate), adopted or step child below 21 years of age, unmarried and unemployed. Also covered are children 21 years old or above but suffering from congenital disability, either physical or mental, or any disability acquired that renders them totally dependent on the member for support
2. Parents (non-members or membership is inactive) who are 60 years old, including step parents (biological parents already deceased) and adoptive parents (with adoption papers).

All your qualified dependents are entitled to a separate coverage

of up to 45 days per calendar year. However, their 45 days allowance will be shared among them.

**Important:**

Your dependents need to be declared in the PhilHealth Member Data Record (MDR). Your MDR should be updated every time you have a new dependent. Your updated MDR will make your benefit availment easier and convenient.

**Availment Conditions**

The following must be met before you can avail of your PhilHealth benefits:

- Payment of at least three monthly premiums within the immediate six months prior to confinement
- Confinement in an accredited hospital for at least 24 hours (except when availing of outpatient care and special packages) due to an illness or disease requiring hospitalization. Attending physicians must also be PhilHealth accredited.
- Availment is within the 45-day allowance for room and board

**Benefit Availment Procedures**

**1. For outright/automatic deduction of benefits:**

Submit to the billing section the following prior to discharge from the hospital:

- Duly accomplished PhilHealth Claim form 1 (original)
- Clear copy of Member Data Record (MDR)
- If dependent - patient is not listed yet in the MDR, submit applicable proof of dependency
- Agree with your attending physicians on how much is left to be paid for their services over the professional fee (PF) benefit
- Upon submission of all applicable documents, the billing section will compute and deduct your benefits from your total hospital bill

**2. For direct filing / reimbursement**

Submit the following to PhilHealth or through the hospital in addition to the documents mentioned earlier within 60 calendar days after discharge:

- Philhealth Claim Form 2 (to be filled up by the hospital and attending physicians)
- Official receipts or hospital and doctor's waiver
- Operative record for surgical procedures performed

### Benefits

Inpatient coverage:

PhilHealth provides subsidy for room and board, drugs and medicines, laboratories, operating room and professional fees for confinements of not less than 24 hours. (See Appendix J - PhilHealth Benefits).

Outpatient Coverage:

Day surgeries, dialysis and cancer treatment procedures such as chemotherapy and radiotherapy in accredited hospitals and free-standing clinics.

Special benefit packages:

- Coverage for up to the third normal delivery
- Newborn Care Package
- TB Treatment through DOTS
- SARS and Avian Influenza Package

### **e. 13<sup>th</sup> Month Pay**

Teachers and employees are entitled to a 13<sup>th</sup> month pay in accordance with P.D. No. 851

### **f. Maternity Leave**

SSS-covered female faculty members who have paid at least three (3) monthly SSS maternity contributions in the twelve-month period preceding childbirth, abortion or miscarriage are entitled to a

maternity leave with pay.

A maternity leave with pay is for sixty (60) days in cases of normal delivery, abortion or miscarriage and for seventy eight (78) days in case of caesarean delivery.

The concerned employee will continue to receive her pay on the regular paydays as an advance from the school. This advance by the school shall be reimbursed by the SSS up to the maximum of the SSS maternity benefit.

Questions regarding computations of maternity leave pay may be directed to the Human Resource Administration and Development Office (HRADO).

#### **g. Paternity Leave**

As provided for by Republic Act No. 8187, a married male employee is entitled to a paternity leave benefit of seven (7) working days, with full pay for the first four (4) deliveries by his lawful spouse. This also covers miscarriages. This leave is granted in recognition of the husband's role at the time of his wife's confinement and the baby's care.

Requirement: Photocopy of the Medical Certificate of the wife

## **II. AdZU Benefits**

### **a. Security of Continuous Employment**

For permanent full-time employees, security of continuous employment means that he/she is guaranteed a 12-month pay and that he/she may not be removed from service, except for due cause.

## **b. Holidays with Pay**

The school observes certain days in the year as holidays with pay. These are of types: regular holidays and special holidays. Regular holidays include national legal holidays as well as regular school holidays. Special holidays include special public holidays that may be declared by the government, and special school holidays that may be declared by the President of the school.

All employees, except those on contractual/temporary basis, are excused from work but will receive their regular pay for holidays with pay. An employee, to be entitled to holiday pay, must not incur an absence on either the full workday preceding or following the holiday.

Authorized work on a holiday is paid according to a compensation schedule.

## **c. Leave Benefits**

The school recognizes the mutual benefits gained in safeguarding the physical and mental wellbeing of employees by granting them leaves while maintaining employment security.

### **i. Leave with Pay**

#### **Sick Leave**

Full-time faculty and staff are entitled to a 15-day sick leave credit per school year. A sick leave is only for personal illness or injury. The school may, at its discretion, require a medical certificate for sick leaves covering three or more consecutive working days.

Full-time contractual staffs are given sick leave with pay accordingly.

1-3 months contract	=	4.0 days
4-5 months contract	=	6.0 days
6 months contract	=	7.5 days
7-8 months contract	=	9.0 days
9-10 months	=	12.0 days
11-12 months	=	15.0 days

Guidelines for computation related to sickness benefit of faculty:

Full-time College Faculty - 60 periods per academic year

Part-time College Faculty:

18 units	- 27 periods per semester
12 units	- 18 periods per semester
9 units	- 13.5 periods per semester
6 units	- 9 periods per semester
3 units	- 4.5 periods per semester

Equivalent period

MWF - 1.0 period

TTh - 1.5 period

· Procedure:

- Secure sick leave form at HRADO
- See the school clinic for signature of the authorized personnel

- Part II of the sick leave form should be accomplished before securing signature of unit/office head
- Return to HRADO for signature of HRADO Director
- College faculty members are required to accomplish the Faculty Absence Form available at the office of the Academic Vice President for absence of less than two (2) days. For absence of more than two (2) days, the form is available at the HRADO Office.

**SICK LEAVE MUST BE FILED IMMEDIATELY UPON REPORTING TO WORK.**

#### Vacation Leave

- The school entitles regular full-time employees, except faculty, to an annual vacation leave of fifteen (15) workdays per school year, Vacation leave credits are earned at the rate of one and one-fourth (1.25) workdays per month of service.
- The first vacation leave becomes available at the second year of employment for service staff and on the second year of probation for academic staff. Employees are encouraged to take their annual vacation by using their vacation leave all at once (during summer) or on a staggered schedule. Unused vacation leaves must be scheduled and consumed within the school year after they have been earned. In instances where vacation leave credits cannot be availed of because of circumstances in the office, a maximum of 7.5 days of the unused leaves may be converted to cash at the end of the school year. However,

conversion to cash of unused vacation leave credits is generally discouraged.

- Subject to the approval of the unit/department head, a personal leave may be charged to the vacation leave credits of an employee. Vacation leave schedules shall take into consideration both the employee's preference and the office's needs. As much as possible, vacation leaves must be scheduled in advance. The application should indicate the inclusive dates of the leave period, and should be filed and processed before the leave begins. The Leave Application form is available at HRADO.
- Full-time permanent faculty members may go on vacation leave only during official vacation periods such as: Christmas break, semestral break and summer break.
- Procedure for filing of vacation leave:
  - Secure the leave form at HRADO.
  - Leave information or part II of the form should be accomplished before approval of the HRADO Director.
  - Form should be approved by the unit/office head and returned to HRADO for approval of HRADO Director.

#### Emergency Leave

Full time faculty and staff may be allowed an emergency leave with pay for a maximum of seven 7 days for the following reasons:

Serious illness, accident or death of a member of the immediate family (father, mother, brother, sister, husband, wife, son,

daughter), occasions when the presence of the concerned employee elsewhere is needed as required by law and as indicated by pertinent documents.

Form for Emergency Leave is available at the HRADO.

**Requirements:**

Doctor's Certification for Serious Illness

Photocopy of Death certificate for death of family member

Photocopy of subpoena for presence required by law

Full time contractual staffs are given emergency leave with pay accordingly:

1-3 months contract = 2.0 days

4-5 months contract = 3.0 days

6 months contract = 4.0 days

7-8 months contract = 5.0 days

9-10 months = 6.0 days

11-12 months = 7.0 days

**Procedure:**

- Secure leave form at the HRADO.
- Leave information or Part II of the form should be accomplished before approval of the Director.
- Form should be approved by the unit/office head and returned to HRADO for approval of the HRADO Director.

## Study Leave

Any faculty member who is sent by the school on full time study receives his/her full monthly salary.

## Official Leave

Forms are available at the HRADO. Requirements are as follow:

- a photocopy of the letter of invitation from the sponsoring agency or any supporting documents must be attached to the Leave Form

- Must submit Meeting/Seminar /Workshop Report three (3) days after return.

1. Attach the used plane ticket

2. Photocopy of certificate of attendance / completion

## **ii. Leave without Pay**

Leave of absence is excused absence from work, without pay. A leave of absence is granted to an employee only under the following conditions:

- Urgent personal or family matters requiring the employee's attention for an extended period

- Health reasons not covered by sick leave or vacation leave

- Extended activities that redound to professional growth

The maximum length of a leave of absence is twelve (12) months, prior permission is always required. If an employee on leave of absence fails to return to work by the end of the approved leave, he/she will be considered as having abandoned responsibilities and, therefore, separated from service.

For faculty, however, an application for an extended leave of absence may not be accepted if it is to be effective at the start of classes or within a term in the Colleges and the Graduate School or at the start of classes or between the first and second quarters or the third and fourth quarters in the Grade School and High School.

Procedure:

Secure the leave form at the HRADO Office

The LOA should be approved by the:

Unit head for Basic Education

College/Graduate School Dean, Academic Vice President for the Colleges, Graduate School and the School of Medicine

Office Head and endorsed for approval to HRADO Director, for staff

#### **d. Time Off**

Time-off is excused absence with pay, usually for a day or so, not chargeable to any paid leave. Time-off may be announced by the school President for reasons such as inclement weather, or for certain days during the Christmas season and the Holy Week.

In individual cases, absence for a day or so for personal reasons is not chargeable to any paid leave and is considered as leave without pay.

As much as possible, leaves and time-off must be scheduled in advance, taking into consideration the work requirements of the unit.

The leave application should indicate the inclusive dates of the leave period and should be filed and processed before the leave begins. Applications for leave forms are available at the HRADO.

#### **e. Educational Scholarships for Dependents**

Permanent, full-time employees who have rendered at least one school year of service may avail of educational scholarships for each of their children who are eligible for admission to the Ateneo de Zamboanga University Grade School, High School, and Colleges. The benefit is in the form of a full tuition subsidy in the school unit where the employee's child is admitted for enrolment. Each child is also entitled to 50% discount on selected miscellaneous fees.

Permanent employees may also seek assistance by requesting the Finance Office that books, other fees and balance of the tuition be collected from them through payroll deductions up to the end of the semester or term in which the child is enrolled.

A part-time faculty with at least one year residency and teaching a total of 12 units is also eligible for an equivalent proportion of this scholarship package. In addition, the school will assist in the education of a sibling or child of a sibling of a full-time permanent, single or married but childless employee. However, the benefit is limited to only one sibling or child of a sibling in College. The benefit is in the form of full tuition subsidy and a 50% discount on selected miscellaneous fees.

#### **f. Employee Tuition Discount**

Permanent employees and those on probationary status who wish to enroll in the Colleges or the Graduate School shall be given tuition discounts. They may also seek assistance by requesting the Finance Office that other fees and balance of the tuition are collected from them through payroll deductions up to the end of the semester or term in which they are enrolled.

Teachers on permanent and probationary status get 50% discount on tuition fees and 50% discount on selected miscellaneous fees. Academic and Service staff who have rendered at least one year of service may avail of the 50% tuition discount.

Employees must obtain the endorsement of their respective supervisors before enrollment so that their work schedules shall be taken into consideration. Arrangements should be made in cases where there is working time lost.

#### Procedure

- Secure form at HRADO.
- Secure approval of the Unit/Office Head.
- Return the accomplished form to HRADO for signature of HRADO Director.

### **g. Faculty and Staff Development Program**

The Faculty and Staff Development Program of the Ateneo de Zamboanga University is the institutionalized activity of the school for the professional development of its faculty and staff. For the academic personnel, whether teaching or not, the goal is to get them to earn graduate degrees: MAs for those with bachelor's degrees and PhDs for those who already have master's degrees. For the service staff, the goal is enhancement of skills for greater competence and efficiency on the job. The program focuses only on the development of teaching and work competencies because other programs in the school attend to the spiritual and psychological development of the employees.

#### Procedure for Formal Studies

- The Unit /Department assesses its needs.
- It identifies the teacher(s) to be nominated to the President.

- Evaluation is made by the President and a decision is arrived at.
- The grantee works with the Faculty and Staff Development Coordinator to choose a school, work out a study program or schedule, and other details of the grant.
- The contract is signed.

#### New Faculty and Staff Development Program

- The new Faculty and Staff Professional Development Program is limited to obtaining graduate degrees. Faculty and Staff who are currently doing graduate studies will use the old program. It builds on existing practices of our university with new attractions
- Increased ceiling for thesis/dissertations allowance - P20,000.00 for MS/MA; P50,000 for doctoral dissertations Increased monthly board and lodging allowance of P7,500 (Manila) and P6,000 (outside of Manila and Zamboanga)
- Ownership of personal computer through a loan
- Increased book allowance to P1,000.00

### **h. Financial Assistance Program**

This is a program to provide financial assistance to faculty and staff of the university to help cover medical emergencies except maternity cases. The financial assistance facility is made available to qualified faculty and staff of the university subject to availability of funds from the limit set for the year and the limitations and conditions set under this program.

#### Eligible applicants

- Permanent faculty or staff of the university in active service and not on Leave of Absence Without Pay

- Full-time probationary and contractual faculty and staff with at least one (1) year or two (2) full semesters of service

### Amount

Maximum of P20,000.00 subject to availability of funds and subject to the following:

- Amount will be subject to the computation of the allowable semi-monthly amortization and based on the net pay
- Net pay after amortization deduction and all other deductions should not be less than 20% of the monthly basic salary

### Term

Maximum of twelve (12) months for permanent employees and for those on contract, the remaining term of the employment contract.

### Service Fee

6% per annum or .5% per month

### Repayment

- Equal successive semi-monthly installment through salary deduction
- In case of separation from the university, any outstanding balance including charges must be paid in full
- Non-deduction as equivalent to salary advance is not allowed

### Re-availment

Re-availment is allowed once the faculty or staff has fully paid 70% of her/his outstanding balance on the existing availment but not within six (6) months from the date of existing availment, the 30% balance and corresponding service fee shall be deducted from the new availment.

### Documentary Requirements

- Application form duly recommended by the Unit Head and HRADO Director and approved by the Treasurer

- Authorization for payroll deductions

### Effectivity

This policy supersedes all previous provisions covering the same program and is effective June 1, 2008.

## **i. Cash Advance**

A cash advance is a short term financial assistance made available to cover special and urgent need of an employee of the university who qualifies under the conditions set forth under this policy.

### Eligible Applicants

- Full-time permanent faculty or staff of the university in active service and not on Leave of Absence Without Pay provided that a two-month gap is established after the full payment of a previous cash advance

- Full-time probationary and contractual faculty or staff with one year or two full semesters of service and with the same provision as in No. 1

### Amount

Maximum of P5,000.00 and depending on capacity to pay according to the terms set.

### Terms of Payment

- Four equal semi-monthly installments through salary deduction to start on the nearest pay period

- In case of separation from the university, any outstanding balance must be paid in full

### Documentary Requirement

A properly accomplished application form, approved and signed by the Treasurer.

### Effectivity

This policy supersedes all previous provisions covering the same program and is effective June 1, 2008.

### **j. Additional Maternity Benefits**

Since pregnancy and childbirth are not included among the compensable conditions under our Hospitalization Assistance Program, an additional help is stipulated under Additional Maternity Benefits.

### **k. Hospitalization Assistance Program**

Under this program, the university shall provide assistance for hospitalization of an employee on the net amount after deducting PhilHealth. The following brackets shall apply:

1,000 below - 5,000 = maximum of Php 2,000

5,001 - 10,000 = maximum of Php 5,000

10,001 - 20,000 = maximum of Php 10,000

20,001 - 30,000 = maximum of Php 15,000

30,001 - 40,000 = maximum of Php 20,000

40,001 above = maximum of Php 25,000

The employee has the option to pay his portion of the balance through the Financial Assistance Program, subject to the provisions of the same. Furthermore, this assistance is available to an employee only once per school year.

This program, in its full application, has been expanded to include one immediate family member per employee per school year and with an

option to waive his/her benefit in favor of another immediate family member subject to an evaluation of the urgency of need, his/her specific health situation, and other conditions such as avilment of the first extension and existing financial circumstances. To guide implementation, the inclusions under immediate family members are herein defined as follows:

For married employees - spouse, children, parents, siblings

For single employees - parents and siblings

The program is non-contributory in nature and will qualify the following categories of employees:

- All full-time permanent and probationary employees who have completed at least six months of full-time service
- All full-time contractals who have completed at least six months of full-time service. This benefit is up to the end of the contract only.

Procedure:

- Secure guarantee note and hospitalization assistance form from HRADO.
- When notified of the billing, please see the Benefits Staff for arrangement on your personal share of the hospital bills.
- Secure the approval of the unit/office head for the avilment of the financial assistance program.
- Return the form to HRADO for final approval of the HRADO Director and the Treasurer.

## **I. Accident Insurance Plan**

Claims Requirements:

Accidental Death, Disablement, and/or Dismemberment

1. Death Certificate in case of Accidental Death
2. Medical Certificate in cases of Disability and/or Dismemberment
3. Assured's copy of Birth Certificate
4. Police Report/Affidavit stating how accident happened. Post-mortem report in case of death
5. Certification of employment

#### Accidental Medical Reimbursement

1. Affidavit stating how accident happened
2. Original copy of Official Receipts
3. Original copy of Hospital billing, if confined in a hospital
4. Certification of employment

#### Procedure:

- Please see Benefits Staff at HRADO for list of requirements

#### **m. Ateneo – PERAA Retirement plan**

The Ateneo – PERAA Retirement Plan provides for a lump sum of one month's base pay for every year of service inclusive of benefits under the PERAA Retirement Plan. Said amount is paid to the employee upon retirement at age 60. Honoraria due to Master and Doctoral degrees are included in the computation of the retirement pay.

Upon attainment of permanency, a full-time employee is automatically registered as a member of PERAA. The school begins to contribute an amount equivalent to 7.5% of his/her monthly salary to the PERAA Retirement Fund. The employee-member participates by contributing

only 1% of his/her current monthly base pay to the Fund. Employees, however, may voluntarily contribute from 2% to 6% of their current base pay to increase their personal savings when they retire.

Additional benefits under PERAA include Disability Benefit, Death Benefit and the Multipurpose Loan.

An employee-member who is separated because of permanent total incapacity or disability will receive an amount according to the school's vesting policy.

In case of death, the Plan also pays a Death Benefit to the beneficiaries of the employee-member consisting of 100% of the amount credited to the employee-member's account.

#### **n. Assistance in Case of Death**

In case of death of a full-time permanent employee, a funeral assistance of FIVE THOUSAND PESOS (Ps 5,000.00) is given by the school.

Upon request, the school through its Maintenance Department also provides the manpower needed to construct the tomb of the deceased employee. Transportation may also be provided upon request. Requests for these purposes should be passed on to the Physical Plant Director.