

Republika ng Pilipinas
(Republic of the Philippines)
MINISTRI NG EDUKASYON, KULTURA AT ISPORTS
(MINISTRY OF EDUCATION, CULTURE AND SPORTS)
Manila

October 24, 1985

MECS MEMORANDUM
No. 154, s. 1985

NEW GSIS INSURANCE PLANS

To: Bureau Directors
Regional Directors
School Superintendents
Chief of Service and Heads of Units
Vocational School Superintendents/Administrators

1. Inclosed, for the information and guidance of the field, are informational materials on two new insurance plans - the College Education Assurance Plan (CEAP) and the Hospitalization Insurance Plan (HIP) - that are responsive to the needs of GSIS members.
2. The aforesaid plans are available to GSIS policy holders on a non-compulsory basis. To enable teachers to pay and remit their premiums with the least difficulty, IRM shall deduct the premiums, subject to prior written authorization of teachers concerned, and remitted to the System.
3. For further details, it is suggested that interested members who would like to avail of CEAP and HIP communicate with the nearest GSIS office. Wide dissemination of this Memorandum is desired.

(SGD.) JAIME C. LAYA
Minister

Incls.:
As stated

Reference:
None

Allotment: 1-2-3--(D.O. 1-76)

To be indicated in the Perpetual Index
under the following subjects:

BUREAUS & OFFICES
EMPLOYEES
INSURANCE

SALARY
TEACHERS

COLLEGE EDUCATION ASSURANCE PLAN (CEAP)

THE EDUCATION OF YOUR CHILD
CAN BE ASSURED!

YOUR PREMIUM/\$1,000 ANNUAL ALLOWANCE

LET YOUR GSIS TAKE CARE OF HIS
COLLEGE EDUCATION THROUGH THE
COLLEGE EDUCATION ASSURANCE
PLAN (CEAP).

YOUR BENEFITS

- * Annual allowance for your child for 4, 5 or 10 years starting on the year he enrolls in college.
- * Amount of allowance available in multiples of \$1,000.00.
- * Assured annual allowance for your child/grantee in case you die before paying all premiums.
- * Waiver of premium in case you become disabled.
- * A paid-up insurance for yourself in case your child/grantee dies before he reaches college.
- * Option to transfer the benefit to another in case your child/grantee dies before he reaches college.
- * Premiums as low as \$10.93
- * No medical and physical examination up to \$60,000.
- * Available for your children, grandchildren, brothers, sisters, nieces and nephews.

Examples

Your Age	Your Child's Age	Your Child's Age Upon enrollment in College	No. of yrs. your Child will receive his allowance	Your no premium per \$1,000 allowance
20	1	18	4	\$10.93
20	1	18	5	13.26
20	1	18	10	22.83
25	3	18	4	13.49
25	3	18	5	16.37
25	3	18	10	28.26
28	5	18	4	16.91
28	5	18	5	20.52
28	5	18	10	35.54
30	2	18	4	12.21
30	2	18	5	14.80
30	2	18	10	25.53
35	5	18	4	17.07
35	5	18	5	20.73
35	5	18	10	35.89
40	8	18	4	25.24
40	8	18	5	30.70
40	8	18	10	53.54

—
.
1
000
ice

—
i
i
1

—
i
7
i

—
.
2
.

—
.
i
i

—
.
i
i

—
.
i
i

(Inclosure No. 2 to MECS Memorandum No. 154, s. 1985)

HOSPITALIZATION INSURANCE PLAN (HIP)

Your GSIS Hospitalization Insurance Plan is the GSIS way to help you avert financial disaster in case you become hospitalized due to illness or injury.

EXPENSE ITEM	PLAN A	PLAN B
Maximum of 45 Days Per Single Period of Confinement	Maximum Daily Amount	
a. Room and Board	80	120
b. Doctor's Daily Hospital Visit	50	75
Maximum Amount Per Single Period of Confinement		
c. Operating Room Fee	300	400
d. Surgeon's Fee	800	1000
e. Anesthesiologist's Fee	240	300
f. Others' Fee (Medicines, Laboratories X-ray, ECG)	600	850

Your GSIS pays all Eligible Hospitalization Expenses incurred in excess of the first P500 but not exceeding the following:

Your Monthly Premium		Your GSIS Pays		Maximum Amount Payable
Age Range	Plan A	Plan B	Plan	
Below 40	P20.60	P32.61	Plan A	P6,500 per single period of confinement
40 to below 50	26.14	41.39	Plan B	P9,500 per single period of confinement
50 to below 60	37.00	58.58		

HOSPITALIZATION INSURANCE PLAN (HIP)

- * No physical and medical examination required
- * Contributions - as low as P20.60 a month
- * No limit to the number of hospitalizations per year
- * Benefit as much as P9,500 per confinement
- * Benefits granted in addition to Medicare and all other similar benefits
- * A special privilege to GSIS members only

