IMPLEMENTING GUIDELINES ON THE UPGRADED INSURANCE COVERAGE FOR LAND-BASED CONTRACT WORKERS

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For the purpose of implementing Department Order No. 3, Series of 1992, upgrading the amount of insurance coverage for land-based contract workers under Department Order No. 14, Series of 1991 and Department Order No. 20 Series of 1992 and further pursuant to Board Resolution No. 142 approved by the Board of Trustees on July 29, 1992, providing all re-contracted and rehired workers (Balik-Manggagawa) with insurance coverage, the following guidelines are hereby set:

1
NATURE
Department Order No. 3 Series of 1992 — prescribes OWWA to increase the amount of insurance coverage under Department Order No. 14 Series of 1991 by P25,000.00 making at P50,000.00 for life and another P50,000.00 for accidental death and disability benefit rider plus P5,000.00 burial benefit effective 21 February 1992.

Department Order No. 20, Series of 1992 — directs OWWA to provide all re-contracted and re-hired OCW's (Balik-Manggagawa) insurance coverage in the amount of P50,000.00 life and another P50,000.00 accidental death and disability benefit and P5,000.00 burial benefit rider effective 15 July 1992 at no cost to returning OCW's paying the regular OWWA contribution, while returning OCW's under other classificatory shall shoulder premium payment for the mandatory insurance coverage.

2
COVERAGE
All Filipino land based overseas workers whose employment contract are duly processed by the Philippine Overseas Employment Administration (POEA) as per Department Order No. 3 and shall re-contracted and re-hired OCWs (Balik-Manggagawa) as per Department Order No. 20 shall be covered by this program for one year

3.
INSURANCE REQUIREMENTS
The insurance pool so recognized and designated by OWWA shall be responsible in gathering pertinent data on OCWs from the Philippine Overseas Employment Administration (POEA). The pool shall then provide OWWA every 15 days with masterlist of new-hires and balik-manggagawa OCWs to be insured together with the corresponding statements of account for billing purposes.

4.
PAYMENT OF PREMIUMS
OWWA shall pay for every OCW a maximum premium rate of P204.00 per year which amount shall be paid within 15 days upon receipt of the bill/statement of account from the pool. The same amount of premium shall be paid for returning OCWs paying the regular OWWA contribution while returning OCWs under other classifications shall pay the premium from there own personal funds.

5.

SERVICING OF CLAIMS FOR BENEFITS

In case of death or accident, beneficiaries or claimants are required to report personally to the Benefits Division or to the Regional OWWA Units and should submit the following applicable documents.

- Death certificate of deceased OCWs,

- Birth or Marriage certificate of beneficiary/ies;

- Medical certificate or report on the cause of disability used by the attending physician in the place where the disability was sustained.

- Telex or Fax or letter sent by the Philippine Embassy or the employers to the local agent POEA or OWWA or death or disability of the OCWs and

- e. OCW Info Sheets or Balik Manggagawa Info Sheet or Certificate of Coverage and premium payment or OWWA I.D.

OWWA shall submit to the insurance pool the above documents. Upon due proof of death or disability, the pool shall pay the proceeds of insurance, to the OCW or his beneficiaries through the OWWA, as trustee, within 10 working days upon receipt of subject to the exclusion specially mentioned in the Group Master Contract and Certificate of Insurance.

6.

CONTEST ON CLAIMS

Any question or contest on claim between or among beneficiaries shall be adjudicated by the OWWA Legal Department whose decision shall be final and executory.

7.

EFFECTIVITY

This memorandum of instructions shall take effect immediately and except as herein above amended, all terms and conditions of MOI #122, series of 1991 shall remain enforced.

Adopted: 25 Nov. 1992

(Sgd.)DAVID P. CORPIN
Administrator

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