



GSIS

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for all

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ACTIVE

Brochure

GSIS Programs
for GFAL ACTIVE
Members



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GINHAWA FOR ALL (GFAL) ACTIVE

This brochure discusses the benefit package for active members of the Government Service Insurance System (GSIS), which neatly puts together the wide array of social security benefits, loan programs, and non-life insurance products for GSIS members.

MEMBERSHIP COVERAGE AND CONTRIBUTION RATE

Created by Commonwealth Act No. 186 and Republic Act (RA) No. 8291 (GSIS Act of 1997), the GSIS is a state-run pension fund institution that provides a defined benefit scheme under the law.

GSIS members are classified either by **type** or **status** of membership.

As to **type** of membership, GSIS members are classified into two:

1. **Regular members** - government employees receiving fixed monthly compensation while in the service of a government agency (their employer) by virtue of appointment or election to office, regardless of status of appointment.

They are required to remit life and retirement premium contributions under Section 5 of RA 8291.

The employees' share in the life insurance and retirement contributions of regular members is 9% of their basic monthly salary while the employer's share is 12% of the same. The breakdown of premium contributions of regular members and their employers is shown as follows:

Social Insurance Contribution	Percentage* of contribution	Breakdown of the contribution	
		Life insurance Premium	Retirement Premium
Personal (employee) share	9%	2%	7%
Government (employer) share	12%	2%	10%
Total	21%	4%	17%

* of the basic monthly salary

Government agencies also remit a monthly Employees' Compensation (EC) premium contribution of Php100 for every employee.

2. **Special members** - government workers who, based on the Constitution or by virtue of a special law or charter, are covered under retirement schemes that are separate from GSIS, funded by their own agency or by the National Treasury, and recognized by the Department of Budget and Management (DBM).

Constitutional commissioners, members of the Judiciary and the Ombudsman, as well as prosecutors and lawyers covered by RA 10071 (NAPROSS law) and RA 9406 (PAO law) respectively, fall under this category. They are required to remit life insurance premium contributions only, which is broken down as follows:

Social Insurance Contribution	Percentage* of Contribution
(Life Insurance Premiums)	
Personal (employee) share	3%
Government (employer) share	3%
Total	6%

** of the basic monthly salary*

As to **status** of membership, members are classified as follows:

1. **Active members** - GSIS members, whether regular or special, who are still in government service and, along with their agencies, are paying the monthly premium contributions.
2. **Inactive members** - GSIS members who have separated from the service either by resignation, retirement, disability, retrenchment, or dismissal from the service.

Under RA 8291, GSIS covers all government workers, **except** the following:

1. **Military and uniformed personnel** whose retirement and pension are funded by the national government, such as personnel from the Armed Forces of the Philippines (AFP), Philippine Coast Guard (PCG), Philippine National Police (PNP), Bureau of Jail Management and Penology (BJMP), and the Bureau of Fire Protection (BFP), among others;

2. **Contractual, casual and other personnel such as job order personnel** who have no employee-employer relationship, are not receiving fixed monthly compensation, and do not render monthly regular hours of work; and
3. **Barangay and Sanggunian officials who are not receiving fixed monthly compensation.**

CLAIMS AND BENEFITS

As a social insurance institution, GSIS protects the welfare of the government workforce by insuring its members against the occurrence of such contingencies as death, retirement, separation, disability, or unemployment in exchange for monthly premium payments.

The various social insurance benefits that members are entitled to receive under the law are discussed in the succeeding sections.

A. Life Insurance Benefits

The GSIS administers two types of life insurance policies - Life Endowment Policy (LEP) and Enhanced Life Policy (ELP). The benefits given under LEP and ELP are summed up in the table below.

Benefits under LEP and ELP		
Type of Life Insurance	Coverage	Benefits
LEP (policies with CM prefix)	<ul style="list-style-type: none"> • Regular members who entered government service before 1 August 2003 • Special members 	<ul style="list-style-type: none"> • Maturity Benefit • Cash Surrender Value • Death Benefit • Accidental Death Benefit • Cash Benefit (dividend) • Policy Loan

<p>ELP (policies with LP prefix)</p>	<ul style="list-style-type: none"> • Regular members who entered government service on or after 1 August 2003 • Regular members whose LEP matured on or after 31 July 2003 • Regular members under LEP (LEP holders) who opted to convert their existing LEP into ELP • Regular members whose LEP lapsed due to nonpayment of life insurance premiums but continue to be in active service 	<ul style="list-style-type: none"> • Termination Value • Death Benefit • Cash Benefit (dividend) • Policy Loan
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The above-mentioned life insurance benefits are discussed in detail in the sections that follow.

LEP holders are entitled to the following benefits:

1. **Maturity benefit** - the amount payable upon maturity of the endowment policy as defined in the policy contract or the certificate of coverage. It is equivalent to the original amount of insurance, plus the accumulated supplementary and less outstanding policy loan balance and premium-in-arrears (personal/employee share).

This benefit has no prescriptive period.

2. **Cash surrender value** - the cash value of the policy earned during the term of the insurance and is payable to members, less all outstanding obligations, when they resign or separate from the service before the maturity of the insurance or when they incur permanent total disability (PTD).

This benefit has no prescriptive period.

3. **Death benefit** - the amount payable to designated beneficiary/ies or, in their absence, to legal heirs upon the death of the member while the policy is in force, less all outstanding obligations.

This benefit has no prescriptive period.

4. **Accidental death benefit** - additional benefit equivalent to the amount of death benefit (or total gross amount of the face value of the compulsory life insurance) if the member's death is due to accident, as determined by the System and in conformity with its policies. This benefit is also dubbed "double indemnity" for eligible members.

Section 11.9.1 of RA 8291 states that:

"The GSIS shall pay the accidental death benefit upon receipt of written notice within thirty (30) days from the date of death of the member and due proof that such death resulted, directly and independently of all other causes, from bodily injury and while his/her insurance is in force, and that said death was caused solely by external, violent, and accidental means and not intentionally caused or provoked by the member, and occurred within ninety (90) days from the date of the accident."

This benefit has a prescriptive period. The application must be filed within four years from the date of death.

5. **Cash benefit (dividend)** - the sum of money granted to members whose life insurance has been in force for at least one year in accordance with a dividend allocation formula to be recommended by the GSIS actuary and approved by the GSIS Board of Trustees.
6. **Policy loan** - equivalent to **50% of the cash value of the policy** that may be applied for by the member.

ELP holders are entitled to the following benefits:

1. **Termination value** - the accumulated amount earned based on premium payment while the ELP is in force. It is equivalent to 25% of the paid monthly life insurance premium and payable to the member upon separation or retirement, less all outstanding obligations.

This benefit has no prescriptive period.

2. **Death benefit** - equivalent to the last annual salary multiplied by 1.5 or 18 times the member's current monthly salary. It is payable to the legal heirs, less all outstanding balances of existing loans. Compared to LEP, ELP has a higher death benefit as this is focused more on the financial support to the family and beneficiaries of the deceased member.

This benefit has no prescriptive period.

3. **Cash benefit (dividend)**- computed based on the termination value and earnings of the Social Insurance Fund, subject to the guidelines approved by the GSIS Board of Trustees.
4. **Policy loan**- equivalent to **70% of the Termination Value** that may be applied for by the member.

B. Retirement Benefits under RA 8291

Eligibility Criteria

To qualify for GSIS Retirement Benefits, a member must meet the following conditions:

1. Date of retirement must be **on or after 24 June 1997**.
2. Must be **at least 60 years old** and has rendered **at least 15 years of service** upon retirement.
3. Must not be a permanent total disability pensioner.

Benefits

There are two options under this retirement mode.

Option 1 Lump sum and old-age pension	Option 2 Cash payment and old-age pension
a) Lump sum - equivalent to 60 months (or five years) of old-age basic monthly pension (BMP) payable at the time of retirement; and b) BMP - payable for life after the five-year guaranteed period	a) Cash payment - equivalent to 18 months of BMP payable upon retirement; and b) Immediate BMP - payable for life from the date of retirement. May also avail of Choice of Loan Amortization Schedule for Pensioners (CLASP) where the outstanding loan balances will be restructured as a loan with 10% interest per annum and payable over a maximum of three years.

The retirement proceeds from any of the two retirement options will be subject to deductions of any outstanding loan balances and other obligations incurred by the member.

This benefit has no prescriptive period.

C. Separation Benefits under RA 8291

If a member did not qualify for retirement benefit under RA 8291, he or she may apply for separation benefit, which is in the form of cash payment.

The **cash payment** is computed as follows:

Eligibility Criteria	Amount	When is Benefit Payable?
Age: Below 60 Length of Service: At least three but less than 15 years	= (100% AMC)(PPP)	At age 60
Age: At least 60 Length of Service: At least three but less than 15 years	= (100% AMC)(PPP)	Upon resignation or separation
Age: Below 60 Length of Service: At least 15 years	= 18x BMP	Upon resignation or separation; *Pension for life to start at age 60

**If the 15-year service requirement is met, the member also qualifies for pension payable upon reaching age 60. This is in addition to the cash payment to be paid immediately upon separation from service.*

Separation claim proceeds will be subject to deductions for any outstanding indebtedness that the member has incurred.

Since separation benefit has a prescriptive period, application must be filed within four years from the date of separation from government service.

Members with at least 15 years of service who did not claim their separation benefit upon resignation or separation may still apply for retirement benefits when they reach the age of 60 and may choose any of the two retirement options under RA 8291 (subject to the AMC limit then prevailing).

D. Disability Benefits under RA 8291 (Nonwork-Related)

Disability refers to any loss or impairment of the normal functions of physical or mental faculties, which permanently or temporarily prevents a member to continue to work or engage in any other gainful occupation, resulting in loss of income or diminished earning capacity.

After receiving the application for disability benefit, GSIS will determine the nature of the disability and corresponding benefit based on the duration of the incapacity to work and actual loss of income. Established medical standards will also serve as basis in the evaluation.

Actual loss of income refers to the number of days when the member went on leave of absence without pay (LWOP), which is reckoned immediately from the date of disability and the period of entitlement based on medical evaluation.

Since this benefit has a prescriptive period under RA 8291, the claim must be filed within four years from the date of disability.

Benefits

There are three types of disability benefit under RA 8291: permanent total; permanent partial; and temporary total.

1. Permanent Total Disability

Permanent total disability (PTD) is an injury or disease that results in any of the following:

- a. Complete loss of sight of both eyes
- b. Loss of two limbs at or above the ankle or wrist
- c. Permanent complete paralysis of two limbs
- d. Brain injury resulting in incurable imbecility, insanity, or other irreversible conditions
- e. Other cases as may be determined by the GSIS

PTD benefit may be granted if the disability caused complete, irreversible, and lifelong incapacity that permanently hinders the member to work or to engage in any gainful occupation, resulting in loss of income. The benefit is effective on the date of disability.

Eligibility Criteria	Benefit
1. In active service at the time of disability; Has less than 15 years of paid contributions	BMP for life
2. In active service at the time of disability; Has at least 15 years of paid contributions	18x BMP ; and BMP (to start immediately upon retirement)
3. Separated from the service and has paid contributions for 15 years (180 months) prior to disability	BMP for life
4. Separated from the service with at least three years (36 months) of monthly contributions within the five-year period immediately preceding the disability	Cash Payment =(100% AMC) (PPP) <i>*but not less than P12,000</i>

2. Permanent Partial Disability

Permanent partial disability (PPD) results from the complete and permanent loss of the use of any of the following (which hinders a member to work for a limited period of time): any finger; any toe; one arm; one hand; one foot; one leg; one or both ears; hearing of one or both ears; sight of one eye; or such other cases as may be determined by the GSIS.

A member is entitled to PPD benefit (in the form of cash payment) if he or she meets any of the following conditions:

- a. In active service; or
- b. Separated from the service but has paid at least 36 monthly contributions within the five-year period immediately preceding the PPD, or has paid at least 180 monthly contributions prior to the disability.

The cash payment is computed as follows:

$$\text{Cash payment} = (\text{Dividing the BMP by 30 days}) (\text{Number of compensable calendar days of LWOP})$$

(as recommended by the GSIS medical evaluator)

The period of entitlement will **not** exceed 12 months for the same contingency or disability.

3. Temporary Total Disability

Temporary Total Disability (TTD) accrues or arises when impaired physical or mental faculties can be rehabilitated or restored to their normal functions, but such disability has resulted in temporary incapacity to work or to engage in any gainful occupation.

A member is entitled to TTD benefit (or sickness income benefit - SIB) if he or she is:

- a. In active service; or
- b. Separated from the service but has paid at least 36 monthly contributions within the five-year period immediately preceding the TTD, or has paid at least 180 monthly contributions prior to the disability.

The SIB ranges from Php70 per day to a maximum of Php340 per day, or 75% of the daily wage, whichever is lower. It is paid in the form of daily income benefit (DIB), which is computed as follows:

$$\text{DIB} = (\text{Monthly salary}/22 \text{ work days}) (75\%)$$

The DIB is guided by the following conditions:

- a. The duration of the disability or sickness must not exceed 120 days.
- b. In extensive, serious, or exceptional cases, the benefit may be extended up to a maximum of 240 days.

E. Unemployment Benefits

Eligibility Criteria

A member may avail of the unemployment benefit if he or she is:

1. A permanent government employee at the time of separation and has paid the required premium contributions (employer and employee share) for 12 months under RA 8291
2. Involuntarily separated from the service due to abolition of office or position, or due to reorganization

Benefits

Unemployment benefit is in the form of monthly **cash payment** equivalent to **50% of the member's AMC**. The duration of the benefit depends on the length of service and ranges from two to six months. It is paid according to the following schedule:

Length of Service	Benefit Duration
1 year but less than 3 years	2 months
3 or more years but less than 6 years	3 months
6 or more years but less than 9 years	4 months
9 or more years but less than 11 years	5 months
11 or more years but less than 15 years	6 months

Application for this benefit must be filed within four years from the time of involuntary separation from government service. It must be deducted from future separation or retirement benefit.

F. Funeral Benefit

Funeral benefit is intended to help defray the expenses incidental to the burial or funeral of the **deceased member, pensioner, or retiree.**

Eligibility Criteria

The beneficiary of a member is entitled to receive funeral benefit if the member meets any of the qualifications below.

- a. Died while in active service
- b. Although separated from government service, has rendered at least 15 years of government service and is entitled to future separation or retirement benefits under Section 11 (Separation Benefits) or 13 (Retirement Benefits) of RA 8291
- c. Retired under RA1616 prior to 24 June 1997, with at least 20 years of service, regardless of age
- d. Retired under RA1616 on or after 24 June 1997, with at least 20 years of service, and is at least 60 years of age at the time of his/her retirement

Benefit

The funeral benefit worth **Php30,000** is payable to any qualified individual in accordance with the following order of priority:

1. Surviving legitimate spouse
2. Any of the following persons who can present receipt/s, provided that the surviving spouse has acknowledged that this person shouldered the funeral expenses:
 - Children of the deceased member or pensioner
 - Any person who can show incontrovertible proof that this person shouldered the funeral expenses of the deceased

- If there is no surviving spouse (e.g. single, widow/er), any of the persons enumerated under the preceding paragraph, provided that the claimant presents receipt/s to show proof of payment of the deceased member's funeral expenses

For retired **uniformed members of PNP, BJMP and BFP**, the amount of funeral benefit is set at **Php10,000.00**.

Since May 2011, the four-year prescriptive period for this benefit has been relaxed. The filing of survivorship or death benefit claim will be considered a constructive notice of application funeral benefit claim and vice versa. The funeral benefit will be processed upon the submission of the documentary requirements.

G. Survivorship Benefits

In the event of the death of the member, his or her beneficiaries may be entitled to survivorship benefit as shown below:

Eligibility Criteria	Benefit		
	Primary Beneficiaries	Secondary Beneficiaries	Legal Heirs
1. Died in active service and has rendered at least 15 years of PPP	a) Cash payment = 18x BMP; b) Basic survivorship pension = 50% of member's BMP; and c) Dependent pension = 10% of member's BMP	Cash payment = 18x BMP In the absence of primary beneficiaries	Cash payment = 18x BMP In the absence of primary and secondary beneficiaries
2. Died in active service and has rendered less than 15 years of PPP	Cash payment = (100%AMC) (PPP)	None	None

<p>3. Died out of service (inactive member) and has rendered at least 15 years of PPP</p>	<p>a) Basic survivorship pension = 50% of member's BMP; and b) Dependent pension = 10% of member's BMP</p>	<p>None</p>	<p>None</p>
<p>4. Died out of service (inactive member) and has rendered at least three but less than 15 years of PPP</p>	<p>Cash payment = (100%AMC) (PPP)</p>	<p>None</p>	<p>None</p>

The **basic survivorship pension (BSP)** for the surviving spouse is equivalent to **50% of the BMP** that the member is entitled to. The maximum BSP should not exceed Step 8 of the current salary of an undersecretary under the Salary Standardization Law.

Payment of BSP to the spouse will be discontinued in case he or she remarries, cohabits, or engages in a common-law relationship.

Surviving children below 18 years old will be entitled to receive **dependent pension (DP)** equivalent to 10% of the member's **BMP** and payable until they reach the age of majority (18 years old). The grant of DP covers only five minor children (counted from the youngest), without substitution.

Mentally or physically incapacitated children whose handicap was acquired prior to age of majority are also entitled to receive DP.

This benefit has a prescriptive period. The application must be filed within four years from the date of death.

As mentioned earlier, the four-year prescriptive period for this benefit has been relaxed since May 2011. An application for funeral benefit is now considered as "constructive notice" of application for survivorship benefit and vice versa.

H. Employees' Compensation Benefits

The Employees Compensation Program (ECP) was created by virtue of Presidential Decree (PD 626). Under this Act, GSIS administers the Employees Compensation Fund (ECF), which provides government employees and their beneficiaries with compensation and related benefits in the event of **work-connected** illness, injury or death.

Contributions to the ECF are **paid in its entirety** by the **employer**. Government agencies remit a **monthly EC premium contribution of Php100** for every employee.

Coverage

ECP compulsorily covers the following:

- a. GSIS members;
- b. Uniformed personnel of the Armed Forces of the Philippines (AFP), Philippine National Police (PNP), Bureau of Jail Management and Penology (BJMP), and the Bureau of Fire Protection (BFP); and
- c. Elective officials who are receiving regular salaries.

Benefits

Benefits under ECP come in the form of income benefit or services, as follows:

1. Loss of income benefit

If a member is unable to perform any gainful occupation due to **disability resulting from work-related injury or sickness**, he or she is entitled to the following income benefits:

- a. **Temporary total disability benefit** - income benefit that is granted if disability results in temporary incapacity to work for a period not exceeding 120 days. However, if disability requires more extensive treatment that may last beyond 120 days, the income benefit may be extended up to a maximum of 240 days from onset of disability.

The income benefit is equivalent to 90% of employee's average daily salary credit, but not more than Php200 per day. It is paid from the first day of disability.

- b. **Permanent partial disability benefit** - income benefit that is granted if disability results in physical loss (amputation) or functional loss of a body part.

It comes in the form of lump sum or monthly pension and paid in accordance with the schedule indicated in Article 193 (b) of PD 626.

- c. **Permanent total disability benefit** - income benefit that is given due to permanent and total disabilities, such as complete loss of sight of both eyes; loss of two limbs at or above the ankle or wrist; permanent complete paralysis of two limbs; brain injury resulting in incurable imbecility or insanity; and other cases determined by the GSIS and approved by the ECC.

Monthly income benefit is guaranteed for life if disability remains until death of the worker.

2. **Medical benefit** - granted to an employee who contracts sickness or sustains an injury to cover the cost of medicines; payment to providers of medical care; hospital care; and surgical expenses; and the costs of rehabilitation appliances and supplies.

In case of hospital confinement, medical services are limited to ward services of accredited hospitals.

3. **Rehabilitation services** - includes provision of remedial treatment, vocational assessment and preparation which is designed to meet the individual needs of each handicapped employee to restore him to suitable employment and to help develop the mental, vocational, or social potential of each person with work-related disability (PWRD).

Rehabilitation services may be in the form of any of the following:

- a. Medical-surgical management
 - b. Hospitalization
 - c. Necessary appliances and supplies
 - d. Physical restoration
 - e. Psychosocial counseling
 - f. Psychiatric evaluation
 - g. Skills training
 - h. Entrepreneurship training
 - i. Hearing impairment evaluation
 - j. Visual impairment evaluation
4. **Carer's allowance** - a supplemental pension of Php575 per month provided to those who suffered from permanent partial and permanent total disabilities and have difficulty taking care of personal basic needs.

In case of death as a result of sickness or injury arising out of or in the course of employment, **primary or secondary beneficiaries of the member** are entitled to:

5. **Death benefit** - income benefit in the form of monthly pension plus 10% for each dependent child not exceeding five, starting with the youngest.
6. **Funeral benefit** - benefit in the amount Php 30,000

EC benefits have a prescriptive period. The application must be filed within three years from date of detection of sickness, occurrence of accident or injury, or death.

If an EC claim was denied by GSIS, the member has the option to file a motion for reconsideration with the GSIS within 10 days from receipt of denial. The member may also appeal GSIS's decision to the Employees Compensation Commission (ECC) within 30 days from receipt of decision.

LOAN PROGRAMS

GSIS offers various loan products, with affordable rates, to assist members with their financial needs. Read about what is in store for members in the succeeding sections.

A. GSIS Multipurpose Loan and Consolidation of Debts (GSIS MPL)

Replacing the Enhanced Consolidated Loan Plus since October 2020, GSIS MPL is a loan program that gives borrowers an additional credit line to allow them to consolidate and restructure their due and demandable loan accounts, except policy and housing loans.

The MPL proceeds are directly credited to the member's eCard or UMID account.

Eligibility Criteria

A member may apply for MPL if he or she:

- a. Is working in an agency with an existing Memorandum of Agreement (MOA) with GSIS
- b. Has paid at least three months of premiums
- c. Is not on leave of absence without pay (LWOP)
- d. Has no pending administrative or criminal case
- e. Has no GFAL or housing loan arrears
- f. Is working in an agency whose status is not "suspended"
- g. Has a net take-home pay (after loan availment) that is not lower than the amount required under the General Appropriations Act, after all required monthly obligations have been deducted

Features

a. Higher loanable amount

Under the GSIS MPL program, **regular active members** who have **at least 15 years** of periods with paid premiums (PPP) may borrow a **14-month loan**. Previously, the credit limit for these members was only 12 times their basic monthly salary (BMS) under the Enhanced Conso-Loan Plus program.

The maximum loan amount for **special members** was likewise **increased to 14 times** of their salary from the previous default loan amount of 10 months.

GSIS also lowered the **minimum PPP requirement**, allowing regular and special members **who have least three months of PPP** to qualify for the loan. Previously, the minimum PPP requirement for the Enhanced Conso-Loan Plus was 20 months.

The maximum loan amount depends on the PPP and employment status as follows:

PPP	Permanent Without Term/Tenure	Non-Permanent and Permanent with Term/Tenure
At least three but less than 20 months	1x BMS	—
At least 20 months but less than three years	3x BMS	3x BMS
At least three but less than five years	4x BMS	4x BMS
At least five but less than 10 years	7x BMS	7x BMS
At least 10 but less than 15 years	10x BMS	10x BMS
At least 15 but less than 25 years	14x BMS	14x BMS
At least 25 years and over	14x BMS	14x BMS

b. Consolidation of loans and one-time waiver of surcharges

Availment of MPL will result in the consolidation of the following loans:

- Salary Loan (SL)
- Restructured Salary Loan (RSL)
- Enhanced Salary Loan (ESL)
- Emergency Loan Assistance (ELA)
- Summer One-Month Salary Loan (SOS)
- Conso-Loan Plus / Enhanced Conso-Loan Plus
- Member's Cash Advance / eCard Cash Advance/ eCard Plus Cash Advance
- Emergency Loan (EML; except EML due to COVID-19)
- Home Emergency Loan Program (HELP)
- Educational Assistance Loan I and II (EAL I / II)
- Fly PAL, Pay Later (FPPL)
- Study Now, Pay Later (SNPL)
- Stock Purchase Loan (SPL)

The consolidation leads to **full liquidation of outstanding balances** of the above-enumerated loans. Moreover, the **penalties** on consolidated loan accounts are automatically **waived**, upon approval of the loan application. It is a 'one-time' waiver of the outstanding surcharges applicable only on the first or initial application. Waiver of surcharges incurred on the succeeding renewal of the MPL will not be allowed.

c. Reduced loan interest

If the member's PPP is three years or more, he or she may avail of the loan at 7% interest per annum computed in advance. If the member has less than three years of PPP or he or she is a special member, the interest rate is **8%** per annum computed in advance. These rates are lower than the 12% interest per annum of the Enhanced Conso-Loan Plus.

d. Shorter Repayment Period

The term of loan ranges from two years up to seven years depending on the member's employment status and PPP.

PPP	Permanent Without Term/Tenure	Non-Permanent and Permanent with Term/Tenure
At least three but less than 20 months	Three years	—
At least 20 months but less than three years	Five years	Two years

At least three but less than five years	Five years	Two years
At least five but less than 10 years	Five years	Two years
At least 10 but less than 15 years	Five years	Two years
At least 15 but less than 25 years	Seven years	Two years
At least 25 years and over	Seven years	Two years

If the member has an existing **Home Emergency Loan Program (HELP)** account consolidated under MPL, he or she may pay the loan up to 10 years. For special members working in agencies with existing MOA with GSIS, the loan is payable up to seven years.

B. GFAL-EDUCATIONAL LOAN

The GFAL-Educational Loan is a study-now pay-later loan program intended for the college education of children or relatives of active GSIS members up to 3rd degree of consanguinity or affinity.

Loan proceeds are payable directly to the educational institution under the account of the student-beneficiary.

Eligibility Criteria

The following members may avail of the loan:

- a. Regular or special members who have at least 15 years of government service
- b. Have paid their latest three monthly premium contributions for both personal share and government Share at the time of application
- c. Are not on leave of absence without pay (LWOP) at the time of application
- d. Have no pending administrative or criminal case

- e. Have no past due GSIS loans (including housing loan)
- f. Belong to agencies whose status are not 'suspended'
- g. Have net take-home pay not lower than the limit prescribed under the General Appropriations Act after deduction of monthly payment.

Features

Loan Amount	Interest	Payment Term	Qualified Student-Beneficiary
<p>Php100,000 per academic year</p>	<p>Study period: 8% per annum capitalized</p> <p>Repayment period: 8% per annum computed in advance</p>	<p>10-year loan program with five-year grace period</p> <p>Repayment period is not more than five years, which starts one year after the end of semester (of last loan release)</p> <p>For a five-year course, repayment period is still five years.</p>	<ul style="list-style-type: none"> • Filipino citizens or residents of the Philippines • Related to the member up to 3rd degree of consanguinity or affinity • Enrolled in any undergraduate course with maximum study period of five years • Must agree to act as Co-Maker on the loan upon reaching the age of majority (i.e. 18 years of age) and in doing so, binds him/herself to the terms and conditions of the loan <p>A member may nominate up to two student-beneficiaries.</p>

C. Policy Loan

Policy loan is a loan facility that members may avail of from their GSIS life insurance policy, which is either Life Endowment Policy (LEP) or Enhanced Life Policy (ELP).

The loan proceeds are directly credited to their eCard or UMID account.

Eligibility Criteria

Eligible to apply for the loan are members who:

1. Are in active service
2. Have policy in force for at least 1 year
3. Have no pending administrative or criminal case
4. Have updated premium payments with active policies

Features

Policy Loan allows members to borrow an amount depending on the type of their life insurance policy. The loan amount and its corresponding interest are as follows:

Type of Life Insurance Policy	Loan Amount	Interest Rate
LEP (CM Policy)	50% of the accumulated cash surrender value of policy at the time of application	8% compounded annually
ELP (LP Policy)	70% of the accumulated termination value of policy	

Payment Term

Members may opt a fixed monthly payment or have their loan balance deducted upon maturity or termination of policy. Their outstanding balance may also be deducted upon loan renewal, which is allowed on or after its anniversary date.

D. Emergency Loan

GSIS offers Emergency Loan to assist government employees in times of natural calamities and disasters. It is available to active members who are working or residing in areas that were declared under a state of calamity.

Granting of Emergency Loan in is subject to the following requirements:

1. Proclamation of a state of calamity by the Office of the President upon the recommendation of the National Disaster Risk Reduction and Management Council (NDRRMC) or by the local Sanggunian upon the recommendation of the Local Disaster Risk Reduction and Management Council (LDRRMC), and issued not later than three months from the occurrence of the calamity
2. Written request from the local sanggunian for GSIS to grant its active members and pensioners financial assistance through its Emergency Loan Program, in case the disaster or calamity is not natural or not caused by geologic processes (e.g. dengue, siege, drought, among others), and issued not later than three months from the occurrence of the calamity
3. Approval by the GSIS President and General Manager of the granting of the loan in the area declared under a state of calamity

Eligibility Criteria

Members may apply for the loan if they:

- a. Are employees of the agency located in a declared calamity area or a resident of a declared calamity area, based on latest GSIS records at the time of declaration of calamity
- b. Are in active service and not on leave of absence without pay (LWOP) at the time of application
- c. Have no pending administrative or criminal case
- d. Have at least three months of PPP within the last six (6) months prior to application
- e. Have a net take-home pay not lower than the limit under the General Appropriations Act after deduction of monthly payment, for active members

Features

Loan Amount	Interest	Payment Term
Php20,000 (first availment or if the previous loan is fully paid) Php40,000 (with outstanding emergency loan)	6% per annum computed in advance	Three years

OTHER PROGRAMS (Limited time offer)

A. Loan Moratorium

In 2020, GSIS deferred its collection of loan payments for a total 6 months to provide financial relief to members and pensioners. A four-month moratorium (March-June) and another 2-month moratorium (November-December) were granted in compliance with Bayanihan to Heal as One Act (RA 11469) and Bayanihan to Recover as One Act (RA 11494), respectively.

The loans covered under the moratorium include Conso-loan; GFAL; Educational Assistance Loan II; Emergency Loan; regular and optional Policy Loans; Home Emergency Loan Program; Pension Loan; Pensioner's Emergency Loan; Pensioner's Restructured Loan; Real Estate Loan; Restructured Real Estate Loan; Low Cost Housing / Deed of Conditional Sale; and Program for Restructuring and Repayment of Debts (PRRD).

B. Bayanihan Fund for Frontliners (BFF)

The Bayanihan Fund for Frontliners (BFF) is an additional benefit given to family members of government frontline workers who succumbed to COVID-19. This insurance cover is on top of the regular life insurance benefit that the beneficiaries or legal heirs are also entitled to receive.

Features

Eligible Members	Benefit	Period of Insurance
<p>All government frontliners who are providing assistance to COVID-19 patients at DOH; treatment and rehabilitation centers; and medical centers and hospitals, including those administered by local government units and state universities and colleges.</p> <p>Also include medical technologists and technicians, janitors, security guards, ambulance drivers, administrative assistants, and other healthcare workers whose job involve regular exposure to COVID-positive patients.</p>	<p>Php500,000 insurance coverage in the form of personal accident insurance</p>	<p>March 1 - December 31, 2021</p>

C. Computer Loan

GSIS made the Computer Loan available to government employees to help them adapt to work-from-home arrangements, as well as address the requirements of their children or dependents who are attending virtual classes. Deadline for the application is on 31 December 2021.

Eligibility Criteria

Eligible to apply for the loan are members who:

- a. Are in active service with permanent employment status
- b. Not on leave of absence without pay (LWOP)
- c. Have paid premiums in the last three months prior to application
- d. Have no GFAL arrears

- e. Have no pending administrative or criminal case
- f. Have no due and demandable loan accounts (except housing loan)
- g. Have net take-home pay not lower than the limit under the General Appropriations Act after deduction of monthly amortizations

Features

Loan Amount	Interest	Payment Term
Php30,000	6% per annum computed in advance	Three years

D. Lease with Option to Buy

Under the Lease with Option to Buy Program, GSIS rents out its housing units to interested parties who will be given the priority to purchase it any time during the lease agreement. The lease agreement will be valid for one year, renewable at the option of GSIS.

To qualify, the prospective lessee must:

- be a Filipino citizen who is legally authorized to enter into an agreement
- have a regular source of income

If the residential property is occupied, GSIS will give priority to the current occupant to lease unit with an option to buy it. If the property is unoccupied, it will be open for rental to anyone who will qualify for the program.

The properties that are available for lease are posted on the GSIS website.

E. GSIS Financial Assistance Loan (GFAL)

GFAL is a balance-transfer and debt-consolidation program which aims to help active members settle their outstanding loan balances with their agency’s accredited lending institutions up to **Php500,000**. The proceeds are directly paid to authorized representatives of lending institutions.

Lending institutions may visit the handling GSIS office to pick up the payment checks or request GSIS to deposit the proceeds to their designated bank account.

If the total loan with the lending institution was below Php500,000, the remaining available credit may also be applied for as **Top-Up** Loan. The proceeds are directly released to the borrower.

With GFAL, online financial literacy lectures and virtual loan counseling are also conducted to help interested borrowers make informed decisions on their finances.

GFAL and Top-Up Loan may only be availed of **once**.

Eligibility Criteria

Members are qualified to avail of the loan if they are:

- a. Are regular or special members working in agencies with existing Memorandum of Agreement (MOA) with GSIS
- b. Are permanent employees who have least three years of PPP
- c. Are elected, appointed, or non-permanent employees who have at least 15 years of PPP
- d. Have no pending administrative or criminal case
- e. Are not on leave of absence without pay (LWOP) at the time of application
- f. Have outstanding loan from lending institutions accredited by their agencies
- g. Have no due and demandable GSIS loan accounts
- h. Have net take-home pay not lower than the limit under the General Appropriations Act after deduction of monthly amortizations

Features

Loan Amount	Interest	Payment Term
Up to Php500,000	<p>6% per annum computed in advance</p> <p>No service fee(s)</p>	Six years

SCHOLARSHIP PROGRAMS

A. GSIS Educational Subsidy Program (GESP)

GSIS offers GESP to support the government’s social development policy of providing wider access to quality college education to the marginalized sector. The program complements Republic Act No. 10931 or the 2017 Universal Access to Quality Tertiary Education which provides free tuition and miscellaneous fees to enrollees of state colleges and universities.

Under GESP, subsidy is granted to aid low-income members in sending their children or dependents enrolled in any year level in a Commission on Higher Education (CHED) registered private or state college or university.

GSIS releases the yearly allowance through electronic crediting to the students' account at the Land Bank of the Philippines.

Eligibility Criteria

A member may nominate their children or dependent under GESP if they have:

- Permanent employment status with salary grade 24 or below or its equivalent job level
- Updated premium payments
- No underpaid loan or unpaid loan amortization of more than three months for the duration of the GESP grant
- College student-dependents in any year level who are accepted in or taking up any four- or five-year course in any state universities or colleges, local universities or colleges, or private college recognized by CHED

Features

Benefit	Qualified GESP Recipient (Student)
<p>Php10,000 per year for 10,000 college students</p> <p>The 10,000 slots will be allotted proportionately per region based on the existing GSIS membership coverage per region per year.</p>	<ul style="list-style-type: none"> • College student in any year level who are accepted in or taking up any four- or five-year course in any state universities or colleges, local universities or colleges, or private colleges recognized by CHED • Not a recipient of any educational or financial assistance program, including the GSIS Scholarship Program • Maintains a general weighted average of at least 80% with no failing grade or incomplete mark in any subject <p>A member may nominate up to 2 children or dependents provided that the students are in different year levels.</p>

B. GSIS Scholarship Program (GSP)

From 1998 to 2019, GSIS has awarded almost 4,000 scholarship grants as part of its corporate social responsibility program. For academic year 2019-2020, 400 scholarship slots were made available to deserving children or qualified dependents of low-income members and permanent total disability pensioners who are below 60 years old.

Eligibility Criteria	Scholar's Benefits
<ul style="list-style-type: none"> • Permanent employees who have at least three years of service • Have a salary grade 24 or its equivalent job level or below • Have paid premiums in the last 6 month • Have incoming college freshmen-dependents who are accepted in or taking up four- or 5-year course or in priority courses identified by the Commission on Higher Education (CHED), in a higher education institution with its own charter or a school qualified by CHED as levels IV and III, autonomous or deregulated 	<ul style="list-style-type: none"> • Up to Php40,000.00 for tuition and miscellaneous fees per academic year • Php3,000.00 monthly allowance • Monetary incentives for graduates with Latin honors <ul style="list-style-type: none"> ○ Php20,000 - cum laude ○ Php30,000 - magna cum laude ○ Php50,000 - summa cum laude

Since 2020, with the launch of GESF, no new applications have been accepted under GSP.

GENERAL INSURANCE PRODUCTS AND SERVICES

RA 656 (Property Insurance Law) requires national, provincial, city, or municipal government (up to first-class municipalities), agency, commission, and board or enterprises owned or controlled by the government to insure their properties with GSIS against any insurable risk and pay the corresponding premiums.

Under this Act, GSIS is the sole administrator of the General Insurance Fund, which was created and established to indemnify or compensate government agencies for any damage to or loss of its properties due to fire, earthquake, typhoon, or other casualties.

Thus, GSIS provides various non-life insurance services to cover both individual and institutional clients.

A. Optional Non-Life Insurance (ONLI) Products

GSIS offers ONLI products to active members and their family members in exchange for premiums with affordable rates. The insurance products cover fire, motor vehicle, and personal accident as presented in the table that follows.

Type of Insurance	Qualified Assured	Coverage
<p>1. Home Shield Fire Insurance</p>	<ul style="list-style-type: none"> • Active GSIS members and their spouse, children, siblings, and parents 	<p>Provides insurance coverage for properties such as:</p> <ul style="list-style-type: none"> • Residential, condominium, townhouse or apartment units • Household or business furniture and fixtures, personal belongings of qualified applicants or • Any commercial or business unit owned by a corporation where any of the qualified assured own majority share in the corporation
<p>2. Auto Shield Motor Vehicle Insurance</p>	<ul style="list-style-type: none"> • Active GSIS members and their spouse, children, siblings, and parents 	<p>Provides comprehensive insurance coverage for vehicles for private use, including motorcycles and tricycles, provided that the units are in good running condition.</p>

<p>3. My Shield Personal Accident Insurance</p>	<ul style="list-style-type: none"> • Active GSIS members (Class A) • Spouse, children, and siblings of active members and parents of active members (Class B) 	<p>Provides indemnity to an insured individual due to loss arising out of an accident.</p> <p>Amount of coverage</p> <ul style="list-style-type: none"> • Minimum – Php50,000 • Maximum– Php5,000,000 <p>Scope of Cover</p> <ul style="list-style-type: none"> • Death • Dismemberment, loss of sight, hearing, speech indemnity • Permanent total disability • Medical expense reimbursement • 24-hour accident rider
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B. Other General Insurance Services

GSIS also safeguards government assets, properties, and facilities. For institutional clients, GSIS provides insurance cover such as fire, engineering, aviation, bonds, marine hull and cargo, miscellaneous, property floater, motor vehicle, and personal accident.

All government involvement or exposure in corporations, partnerships, joint ventures, associations, and the like in whatever form like loans, credit guarantee, tax incentives, or discounts, donations, investments, financing, and franchising, will be construed as government interest and it will be mandatory for these operations, partnerships, joint ventures, and associations to obtain their insurances and bonds from GSIS.

GINHAWA SERVICES

GSIS continue to develop innovations and improve its existing services to keep up with the ever-changing landscape of delivering public service and evolving needs of stakeholders.

The services discussed in the succeeding sections intend to provide ginhawa to members and pensioners in their transactions with GSIS.

A. Contactless Ways of Filing Loans and Claims

To make transactions easier and safer for members, GSIS adopted contactless methods of filing of loan and claim applications.

Members may e-mail their loan and claim documents to their handling GSIS branch or extension office's email address. For the complete list, visit <https://www.gsis.gov.ph/advisory-on-the-new-email-addresses-of-gsis-offices>.

They may also apply for loans online using their eGSISMO account. Members may just type <https://egsismo.gsis.gov.ph/> on their browser to log in and ensure that their registered email address and mobile number are correct or updated.

Application for benefits may likewise be done through postal mail or delivery courier and drop boxes located in GSIS offices nationwide.

B. Ginhawa Payment Facilities

GSIS members may pay their GSIS loans, except housing loan, at any Bayad center nearest their home. Bayad has nearly 2,000 outlets or touchpoints all over the country, providing all GSIS members easy access to this alternative loan payment channel. GSIS members who may avail of the Bayad center facility are those who have underpaid accounts; have delayed payment; or with accounts which are already in default (unpaid for more than six months). Member with arrears or account in default may opt to pay more than what is due and the same will be treated as advance payment on their loan account.

For their outstanding loan balance, members may refer to the text message or collection letter from GSIS or check via eGSISMO. Payments of GSIS members accepted at the Bayad center will be posted by GSIS in real time. Payors will receive confirmation through SMS within 24 hours from receipt of the payment. Aside from the Bayad facility, the other modes of payment available to GSIS members are through agency remittance and over-the-counter payment at any of the GSIS branch offices.

C. GSIS Housing Online Payment (G-HOP)

GSIS Housing Online Payment (G-HOP) is an online payment channel for monthly housing loan amortization using online devices, such as mobile phone, tablet, or computer, with internet access.

Housing loan payors with updated housing loan payment and have access to an account with Union Bank of the Philippines (UBP or UnionBank) are qualified to use G-HOP.

D. GSIS Touch Mobile App

Through GSIS TOUCH, active government employees can view their member data, service record as well as life, retirement, dividend, refund and Edu-Child claims; keep track of their premium remittances and loan payments; know the maturity of their life insurance policy and pre-need plans; and apply for loans and claims using only their smartphones.

Retired government employees can likewise view their monthly pension releases and loan payments and set their appointment for the Annual Pensioners Information Revalidation (APIR) via GSIS TOUCH.

GSIS TOUCH also features the Guide to Transactions and Processes (GTAP), which contains the step-by-step guide and turn-around-times for all GSIS transactions and processes, as well as the directory of all GSIS branches nationwide.

E. Guide to Transactions and Processes (GTAP)

Instead of setting up tarpaulins or posters in its service areas, GSIS developed the first electronic citizen's charter in government dubbed Guide to Transactions and Processes (GTAP) -- an information kiosk with a touch screen feature that allows members and other visitors to access GSIS's list of services, quick guide on the step-by-step processes, list of eligibility requirements, and GSIS personnel accountable for each transaction. GTAP kiosks are situated in all GSIS branches and extension offices nationwide.

GTAP is also available online by typing <https://gtap.gsis.gov.ph/> on computer browser, smartphone, or other gadgets.

F. GSIS Wireless Automated Processing System (GWAPS) Kiosk

GWAPS kiosks serve as a remote service desk to all members. Through the kiosk, members may check their GSIS records, update their contact information, and apply for various loans. GWAPS kiosks are installed in all GSIS offices, Department of Education offices, provincial capitols, city halls, Robinsons Malls and selected SM Supermalls. Portable kiosks are also deployed to remote areas and provinces, especially during emergencies.

G. 24/7 Accessible Website

The GSIS website (www.gsis.gov.ph) contains all the latest GSIS news, advisories and updates, as well as the contact details of all GSIS branch and extension offices nationwide. An overview of all GSIS loans, benefits, and insurance products is also easily accessible through the website including their application procedures and documentary requirements.

H. GSIS Contact Center

The GSIS Contact Center is a hotline facility that is accessible to the public 24/7. Our agents are ready to answer all GSIS-related concerns. Just dial (02) 8-847-4747 (for calls within Metro Manila); (632) 8-847-4747 (for international calls); 1-800-8-8474747 (Globe & TM subscribers); or 1-800-10-8474747 (Smart, Talk 'N Text & Sun subscribers). Inquiries may also be emailed to gsiscares@gsis.gov.ph.

I. Social Media Platforms

GSIS also posts important news, advisories and updates on its the official Facebook page (@gsis.ph) and YouTube channel (GSIS OFFICIAL). GSIS-related concerns may be relayed to us through a private message to the GSIS Facebook page.



GSIS



For information:

- www.gsis.gov.ph
- facebook.com/gsis.ph
- **GSIS Official**
- gsiscares@gsis.gov.ph
- **8847 4747**
1-800-8847-4747 (Globe/TM)
1-800-10-8474747 (Smart/TnT/Sun)