

Frontline service in 30 GSIS offices rated excellent

Average rating in 2014 CSC survey: 92%

Thirty GSIS branch offices received an excellent rating for providing exemplary service in the 2014 Anti-Red Tape Act Report Card Survey (ARTA-RCS) conducted by the Civil Service Commission (CSC).

With 11 other branch offices obtaining a good rating in the ongoing ARTA-RCS that has covered 41 of the 55 GSIS branch and extension offices, the pension fund has so far earned an average rating of 92% (excellent).

The GSIS Central Office (Pasay) and Pasig Extension Office got the most recent excellent ratings of 93.69% and 93.39%, respectively. *(The complete list*

of ARTA-RCS excellent ratings is on page 8.)

The ARTA-RCS measures government offices' compliance with the provisions of Republic Act 9485 (ARTA of 2007) and overall customer service effectiveness.

"It is reassuring that the institution mandated by the state to promote professionalism and integrity in government service

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Dialogues with gov't unions roll out in NCR, other regions

The GSIS leadership continued engaging union officers and members in dialogues across the country in keeping with its commitment to be consultative, transparent, and member-focused.

GSIS Trustees Karina Constantino-David and Mario J. Aguja took turns in briefing public sector unions (PSUs) on the reforms being implemented by the pension fund.

On September 2, some 116 PSU representatives from 64 government agencies were updated on GSIS's policies in a conference held in Grand Menseng Hotel in Davao City.

On September 10, President and General Manager Robert G. Vergara and Trustees Elisea G. Gozun, David and Aguja joined 85

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CSC Chairman Francisco T. Duque III (*third from left*) awards the CSC Seal of Excellence to Mgr. Eleanor D. Gregorio of GSIS Iloilo Branch Office (*fourth from left*), who received the award on behalf of Leo F. Frigillano, head of GSIS Antique Extension Office. Witnessing the awarding rites were SVP Dionisio C. Ebdane Jr. of VisMin Operations Group and VP Salvacion P. Mate of Visayas Operations Office (*fifth and sixth from left*), as well other GSIS and CSC employees.



CSC officials hand the seal of excellence and mock-check to Mgr. Eldie P. Lozarie of GSIS Surigao Branch Office, VP Lourdes C. Dorado of Mindanao Operations Office, and SVP Dionisio C. Ebdane Jr. (*fourth, fifth, and sixth from left*).

State workers line up to file their loans online via the GW@PS kiosk at the GSIS Legaspi Branch Office in the aftermath of typhoon Glenda.

GSIS offers financial help to Glenda-hit members, pensioners

The GSIS disbursed almost Php2 billion to more than 99,000 active GSIS members residing or working in areas devastated by typhoon Glenda who availed of the Php20,000 emergency loan (EL) in July and August.

The GSIS opened the EL window in the aftermath of Glenda to assist financially its members in calamity-declared areas, namely, City of Muntinlupa; Obando, Bulacan; and the provinces of Bataan, Batangas, Cavite, Laguna, Quezon, Rizal, Marinduque, Albay, Camarines Norte, Camarines Sur, Sorsogon, Samar, and Northern Samar.

These areas were declared under a state of calamity by the National Disaster Risk Reduction and Management Council or their respective local government when the destructive storm hit the country on July 16.

Member-borrowers applied for EL through the GSIS Wireless Automated Processing System (GWAPS) kiosks stationed in GSIS offices, provincial capitols,

city halls, selected municipal offices, large government agencies such as the Department of Education, and selected Robinsons malls.

EL proceeds were electronically credited to the borrowers' bank account three to seven work days from the date of application.

Those who were qualified to apply for the loan are GSIS active members who, during the application period, were not on leave of absence without pay; had no arrears in the payment of mandatory monthly contributions; and had no loans that were declared in default.

Those who have a balance in their previous EL should have paid at least 12 monthly

amortizations to renew their loans.

In the first seven months of the year, GSIS has already released a total of Php1.7 billion in EL, covering more than 51,000 members and pensioners.

GSIS allocates a budget of Php5 to 10 billion for EL every year.

Anticipating that more typhoons are forthcoming for the rest of the year, the GSIS Board approved an additional budget of Php10 billion to ensure sufficient funds for calamity-related assistance.

Pension emergency loan

A Php20,000 pension emergency loan (PEL) window was opened to old-age pensioners living in Glenda-affected areas.

The GSIS disbursed some Php100 million for almost 5,000 pensioners in Glenda-hit areas who applied for PEL over the counter. The PEL's filing period ended on September 4, 2014.

"PEL was offered to pensioners as they are not spared from the damages wrought by the typhoon," PGM Vergara said.

In applying, pensioners brought their eCard and another government-issued ID. The proceeds of the loan were credited to their eCard or UMID card account. PEL is payable in three years and carries a 6% interest rate.

The loan is also covered by a loan redemption insurance that waives the outstanding balance of the loan in case of the pensioner's demise.

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GSIS insures DOLE's program beneficiaries

Youth and disadvantaged workers under three job programs of the Department of Labor and Employment (DOLE) were recently enrolled in and covered under the GSIS's Group Personal Accident Insurance (GPAI) for at least a year.

The DOLE secured a GPAI coverage of up to Php65,000 for each worker for a monthly premium of only Php51, specifically the poor but deserving students under the DOLE's Special Program for Employment of Students (SPES); the young workers under its Government Internship Program (GIP); and the marginalized or emergency workers under its Kabuhayan Program and Tulong Panghanapbuhay sa Ating Disadvantaged/Displaced (TUPAD) Workers Program.

The pension fund's GPAI is an accident insurance coverage offered to interested groups in the private or public sector for premiums that have been known to be the lowest in the industry.

The policy covers an indemnity of Php50,000 for accidental death or dismemberment, as well as Php5,000 for medical reimbursement. In addition, it provides a Php10,000 bereavement assistance in case of accidental death of the insured.



Livelihood beneficiaries (*left*) and young workers (*right*) under the employment programs of the Department of Labor and Employment-Bureau of Workers with Special Concerns (DOLE-BWSC) have been enrolled in the GSIS's Group Personal Accident Insurance. (*Photos courtesy of the DOLE-BWSC*)

The policy also has an accident insurance coverage of not exceeding Php25,000 for unprovoked murder or assault. Its 24-hour accident rider covers loss resulting directly from, or independently of, all other causes of bodily injuries while commercially flying or riding as a passenger – though not as a flight operator or crew member.

In his letter of commendation, Undersecretary Ciriaco A. Lagunzad III of the DOLE's Worker's Welfare and Social Protection Cluster thanked the GSIS for facilitating the insurance coverage for its program beneficiaries, saying GPAI will certainly help insured individuals to cope with losses that affect their well-being arising out of an accident.

Network enhanced to improve service

The GSIS has started upgrading its existing telecommunication lines and acquiring additional bandwidth for its branch offices across the country to further improve its service to members and pensioners.

Under the project, the GSIS intends to increase the telecommunication lines of remote GSIS offices to provide fast and reliable wide area

network (WAN) connections and better network infrastructure support to GSIS employees in branch offices.

"A stronger interconnection among GSIS offices will improve productivity and efficiency of our employees, ultimately leading to faster processing of benefits of our members and pensioners," PGM Robert G. Vergara said.

The increased bandwidth will also minimize network disruptions for more efficient sharing of data among offices.

GSIS has not upgraded its telecommunication lines since 2006.

PGM Vergara said that along with the upgrade in telecommunication, the GSIS is leveraging on advances in

technology to provide responsive and seamless services to its more than 1.7 million members and pensioners through various system enhancements.

Last July, the pension fund rolled out the Electronic Billing and Collection System (eBCS), a Web-based application that enables the GSIS to send electronically to government

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Housing loan restructuring program extended anew

Deadline moved to December 29

The GSIS has extended anew the deadline for its housing loan remedial and restructuring program until December 29, 2014 to accommodate more applicants.

This is the third time the deadline has been moved since the program was launched in August 2013.

More than Php1.5 billion worth of accounts have so far been restructured, covering some 3,000 borrowers. Of this total, 1,049 or 34% have already fully paid their housing loans amounting to Php223 million, while 1,996 or 66% opted to pay on installment, which totaled Php1.2 billion.

Qualified borrowers are those with current or up-to-date accounts, those whose deeds of conditional sale were cancelled but not

yet sold, and those whose accounts are under foreclosure proceedings.

The program is also open to buyers of rights and heirs of deceased borrowers subject to eligibility criteria.

Under the program, GSIS will condone unpaid penalties and surcharges and grant extended payment terms for qualified borrowers who opt to restructure their housing loans.

Discounts will be given to applicants who intend to pay their outstanding obligations in full. Those with arrears of up to six months will get 100% discount on unpaid interest, penalties, and surcharges, while those with arrears beyond six months will receive discounts based on their payment history.

Payment of obligations has also been made convenient for those who are qualified by spreading them over a longer period at lower monthly amortizations.

By restructuring, qualified applicants may save their homes from being sold to other buyers.

The GSIS has adopted a by-appointment-only policy to ensure applicants are properly attended to when they visit to avoid unnecessary waste of their time.

Metro Manila applicants may call telephone numbers 479-3548, 479-3583, and 479-3587 to set an appointment. Applicants in the provinces may call the GSIS's contact center at 847-4747.

Dialogues... from page 1

government union officials and members in the National Capital Region who attended the GSIS-initiated consultative meeting at the Great Eastern Hotel in Quezon City

In other regions, Trustee Aguja presented recent policy updates to 225 PSU representatives in a dialogue held in Laoag City on September 12, and to 112 attendees of a briefing session

conducted in Alnor Convention Center in Sinsuat Avenue, Cotabato City, on September 17.

In October, provincial dialogues are scheduled in Cauayan, Kidapawan, Tarlac, Bulacan, and La Union. In November, one has been set for NCR PSUs, and the rest are for those in Naga, Bayombong, and Tuguegarao.

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agencies its billing statements for premium and loan amortization, and to accept their payments online.

In December 2014, the GSIS will pilot the electronic GSIS Members On Line or eGSIS MO, a new Web-based system that will allow GSIS members to update and create their service records.

In the initial run of the system, GSIS members aged 59 years old and above may access electronically their membership profile, service records, record of premium payment, status of loan applications, loan repayment and balances, and statement of member's account.

"We want to empower our members and pensioners by providing them access to their records real time," PGM Vergara said.



(From left) Trustee Karina Constantino-David, PGM Robert G. Vergara, and Trustees Mario J. Aguja and Elisea G. Gozun listen to the participants' concerns in a recent consultative meeting with public sector unions in the National Capital Region. NCR OIC-VP Sonia P. Holgado (at the rostrum) moderates the open forum. Dialogues serve as an effective venue for the GSIS to touch base with its stakeholders.

GSIS refunds P28M to DepEd-ARMM employees

after DBM remits unpaid premiums

The GSIS refunded Php28.3 million to 5,468 employees of the Department of Education-Autonomous Region in Muslim Mindanao (DepEd-ARMM) representing unpaid premiums from July 1997 to September 2013 that were deducted from their life insurance benefits.

The refund was made after the Department of Budget and Management (DBM) paid the GSIS around Php900 million in accordance with the terms of the supplemental memorandum of agreement (MOA) that the three agencies forged last June 11, 2014.

As agreed by the three agencies, DBM will pay the GSIS the remaining balance of Php100 million over a period of one year from the signing of the supplemental MOA.

Some 26,000 teaching and nonteaching personnel in ARMM stand to receive higher loanable amounts and retirement benefits

as the agencies implement the landmark agreement, which is the GSIS's first with the present ARMM leadership for its education department.

Members covered by the refund did not have to apply for it, as the GSIS automatically credited the refund to their individual eCard or unified membership identification (UMID) card account on August 19 and 20. Those who have no eCard or UMID card received their refund through checks.

The pension fund has been cleansing and updating the records of another 2,500 retired or separated DepEd-ARMM

employees, after which the GSIS will recompute their benefits and refund corresponding amounts, if any. Recomputed life insurance benefits include maturity, cash surrender, and termination benefits.

In March 2012, the GSIS embarked on a project with the DepEd-ARMM to update its employees' service records.

Through the project, changes in employee information, such as position, salary, assignment, and period of service, were recorded in the GSIS database. This enabled the System to determine the correct premiums that the DepEd should have

remitted to the GSIS and the amount to be refunded.

"Because the computation of retirement benefits and loans is based on the length of service, it is imperative to update and reconcile the records of our DepEd-ARMM members to ensure they receive the correct level of benefits upon retirement or when they apply for a loan," PGM Robert G. Vergara said.

The MOA signed by GSIS-DBM-DepEd-ARMM last June 11 supplements an earlier agreement signed in March 2004, which sought to settle unpaid premiums of 15,715 DepEd-ARMM employees.



GSIS, DepEd-ARMM, and DBM ink MOA. GSIS President and General Manager Robert G. Vergara (*seated, second from left*), Secretary Florencio B. Abad of the Department of Budget and Management (*seated, third from left*), and Governor Mujiv Hataman of the Autonomous Region in Muslim Mindanao (ARMM) (*seated, fourth from left*) sign and seal the agreement to settle the premiums in arrears of almost 26,000 Department of Education-ARMM employees. The signing was witnessed by ARMM Secretary Jamar Kulayan (*seated, first from left*), GSIS Chairman Daniel L. Lacson Jr. (*seated, second from right*), and DBM Assistant Secretary Tina Rose Marie Canda (*seated, first from right*). Joining them are DepEd Undersecretary for Finance and Administration Francisco Varela (*standing, fourth from left*) and members of the GSIS Board of Trustees (*standing from left*): Gregorio T. Yu, Elisea G. Gozun, Atty. Geraldine Marie B. Berberabe-Martinez, Roman Felipe S. Reyes, Mario J. Aguja, Karina Constantino-David, and Romeo M. Alip.)

newsbits

Longer grace period for HELP borrowers in Yolanda areas

The grace period for the payment of Home Emergency Loan Program (HELP) amortizations in Yolanda-hit areas was extended until November 2014.

PGM Vergara said the GSIS hopes that the deferment of the collection due date will enable affected members to focus their resources in rebuilding their homes and returning to their normal lives.

HELP borrowers were originally scheduled to start paying their first monthly amortization in July this year. However, a number of them have not yet recovered since the typhoon wrought havoc in November 2013, prompting the GSIS to lengthen the grace period to several more months.

Enhanced emergency loan

Members with an existing emergency loan (EL) account and were hit by another calamity or contingency may now borrow up to Php40,000.

The loanable amount has been doubled from Php20,000 under the previous EL program guidelines.

In the recently issued Board Resolution No. 129 dated 28 August 2014, the required payment of at least 12 monthly amortizations to renew the loan has also been waived. Members with outstanding EL shall now be allowed to renew the loan as long as there are proceeds.

Change in retirement mode, benefit option, date

Members who want to change their retirement mode, benefit option, or retirement date are now allowed to do so under Board Resolution No. 69 as long as they have not been paid their retirement proceeds yet.

Members requesting to change their retirement modes or benefit option should not have any gap in periods in their service record. A written request must be submitted to the GSIS branch office or department where the application was filed.

GSIS joins Brigada Eskwela, Adopt-a-School

The GSIS partnered with the Department of Education (DepEd) for the 2014 Brigada Eskwela and Adopt-a-School programs as part of its corporate social responsibility.

In the National Capital Region (NCR), GSIS extended help in Brigada Eskwela on May 24 in three public elementary schools, namely, Epifanio de los Santos Elementary School in Pasay City, Gen. Vicente Lim Elementary School in Manila, and Malaya Elementary School in Quezon City.

Brigada Eskwela is a voluntary clean-up activity launched by DepEd to prepare schools for the opening of classes in June every year.



Old tables get new look through a repainting project.

Frontline service... from page 1

has been bestowing this honor to us," said GSIS President and General Manager Robert G. Vergara.

The GSIS's average rating of 92% is an improvement from the 88.93% (good) rating obtained a year ago, and a leap from a failed rating in 2012.

Recently, two GSIS offices under the GSIS VisMin Operations Group – Surigao Branch Office and Antique Extension Office – were awarded the CSC Seal of Excellence for outstanding client service in 2013.

Surigao and Antique became the seventh and eighth recipients of the award among the 11 GSIS offices that were rated excellent in 2013. They joined the ranks of six other GSIS branch offices that were awarded the excellence seal: La Union, Bulacan, Laguna, Bacolod, Bohol, and General Santos.

Adhering closely to ARTA standards and having no pending ARTA-related complaints in the Contact Center ng Bayan, the centralized

In the provinces, selected GSIS's branch offices in Visayas also participated in the Brigada Eskwela in their respective areas, namely, Bacolod, Iloilo, Roxas, Bohol, Cebu, Dumaguete, Catbalogan, Maasin, Tacloban, and one office in Mindanao (Kidapawan).

The DepEd's Adopt-a-School Program encourages partner-agencies from the government and private sectors to address the needs of government schools located in the poorest provinces or low-income municipalities.

Under the program, the GSIS adopted 17 schools.

For the pilot implementation, the GSIS initially chose three recipient schools each in the NCR, North Luzon, and South Luzon, and four schools each in Visayas and Mindanao.

Among the areas of assistance that GSIS will provide for these schools include support for infrastructure or physical facilities, health and nutrition, reading program, technology, and training and development.

"These programs offer volunteer opportunities for our employees, serving as good corporate citizens and making a difference outside of the work they do on behalf of our members," PGM Vergara said.



A GSIS employee assists in a feeding program in Pampanga.

government help desk, GSIS-Surigao was given a 93.86% rating while GSIS-Antique got 92.70%.

GSIS-Surigao Manager Eldie P. Lozarie said the branch office is overjoyed with the CSC's accolade.

"It affirms our collective desire to give our 13,000 members and pensioners the quality of service experience that should only get better and better," he said.

When asked what could have contributed largely to the high rating, he mused, "It must have been the genuine effort to listen to the voice of everyone who comes to our office."

According to him, meticulous review of ARTA provisions and benchmarking of initiatives with the best practices in government agencies also helped in the favorable assessment.

Incidentally, GSIS-Surigao is among the 10 offices that are featured in CSC's coffeetable book on the journey towards customer service excellence, which will be launched in October.

For Leo F. Frigillano, supervising officer of GSIS-Antique, the award came as a pleasant surprise, as the office also bounced from a failed rating in 2012.

With improved teamwork and determination, the office did not only garner the coveted Seal of Excellence but earned the distinction as the first government office in Antique to get the citation.

Frigillano said GSIS-Antique has been using a more personal approach in serving members and pensioners, making sure that they are properly informed of the status of their requests.

Both branch offices received a wall-mountable glass seal and Php100,000 cash to be used for the improvement of their frontline services.

"While we have improved our lot in 2013, a bigger challenge awaits us this year. We need to work hard to maintain, if not exceed, the excellent service that we have been giving our members and pensioners," PGM Vergara said.

Excellent ratings of GSIS offices in 2014 ARTA

as of 30 September 2014

Branch or Extension (Ext.) Office	Rating	Branch or Extension (Ext.) Office	Rating
Central Office	93.69	Palawan	91.30
Pasig Ext.	93.39	Masbate Ext.	91.27
Quezon City	90.93	Visayas	
North Luzon		Dumaguete	94.27
Bulacan	96.21	Catbalogan	94.20
Tarlac Ext.	95.99	Tacloban	93.86
Dagupan	95.34	Roxas	93.58
Bataan	94.08	Borongan Ext.	92.96
Cauayan	93.56	Catarman Ext.	92.19
Pampanga	93.49	Bohol	90.68
Bayombong	92.74	Mindanao	
Tuguegarao	91.03	Surigao	94.28
Baguio	90.94	Tagum	92.59
Iba Ext.	90.86	Butuan	92.09
South Luzon		Cotabato	91.78
Laguna	96.72	Dipolog	90.75
Virac Ext.	96.43	AVERAGE	93.12
Sorsogon	92.53		

GSIS offers... from page 2

Loan moratorium in Albay

The GSIS is implementing a six-month loan moratorium from September 2014 until February 2015 for Glenda-hit members and pensioners in Albay to help in their recovery efforts.

“The moratorium enables our members and pensioners to use the deferred payments on their outstanding GSIS loans for repairs of their homes and other urgent needs,” PGM Vergara said.

Loans covered under the program are consolidated loan, optional policy and regular policy loans, EL and PEL, and pensioners’ restructured loan.

Loan accounts that are still within the payment term and are not in arrears for six months or more are qualified for the moratorium.


The GSIS has already advised government agencies in Albay to stop deducting loans that are covered by the moratorium from their employees’ salaries.

The System will also suspend collecting monthly loan amortizations from pensions.

According to PGM Vergara, all qualified members and pensioners in Albay do not need to apply for the moratorium program, saying they have already been electronically identified and tagged in the GSIS database.

Housing loans, however, are excluded from the moratorium, as they are covered by a separate restructuring program until December 29 this year.

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