



GSIS UPDATES

Atty. Joseph Philip T. Andres
Vice President
Visayas Office

GSIS

PRESENTATION FORMAT

- **YOUR GSIS**
- **UPDATES ON THE NEW GSIS PROGRAMS**
- **CHALLENGES**

YOUR GSIS

GSIS Charter Statement

Vision

By **2022**, GSIS, will have a longer actuarial life
with sustained member benefits
and responsive service to its stakeholders

GSIS Charter Statement

Mission

GSIS commits to provide social security and financial benefits to all government employees and their dependents, satisfy the non-life insurance needs of the government, maintain and strengthen the viability of the fund, and build an enduring partnership with its stakeholders.

GSIS Charter Statement

Core Values

Professionalism

Love of Country

Integrity

Service Excellence

Spirituality

Innovation

Teamwork

Mutual Respect

New GSIS Board Leadership

Lucas P. Bersamin
Chairman
GSIS Board of Trustees





Rolando Ledesma Macasaet
Acting President and General Manager

GSIS Board Leadership



**Trustee Carlo Antonio
B. Almirante**



**Trustee Jocelyn De
Guzman-Cabreza**



**Trustee Nina Ricci Y.
Chongbian**



**Trustee Lt.Gen. Alan R.
Luga (ret.)**



**Trustee Wilfredo C.
Maldia**



**Trustee Anthony B.
Sasin**



Membership Coverage



1.873 million
active members*

501,285
active pensioners*

18,688
remitting agencies incl. sub-agencies*

*Data as of February 3, 2020



Membership Coverage



Distribution of Active Members by Sector*

SECTOR	NO. OF ACTIVE MEMBERS	% of TOTAL
DEPED	955,817	51.01%
LGU	425,033	22.68%
NGA	347,656	18.56%
GOCC	62,224	3.32%
GFI	32,316	1.72%
JUDICIARY	29,063	1.55%
MILITARY (Civ)	21,535	1.15%
TOTAL	1,873,644	100.00%

As of February 3, 2020

* Active Members does not include Uniformed Military personnel (407,486)



Membership Coverage



As of February 3, 2020

	NCR	LUZON	VISMIN	TOTAL
Active Members*	442,933	658,591	772,120	1,873,644
Pensioners (Active)				
- <i>Old-Age</i>	78,826	129,377	148,057	356,260
- <i>Survivorship</i>	24,685	49,312	58,729	132,726
TOTAL	546,444	837,280	978,906	2,362,630
% Distribution	23.13%	35.44%	41.43%	100%

* Active Members does not include Uniformed Military personnel (353,294)



Agency Coverage



As of February 3, 2020

	NCR	LUZON	VISMIN	TOTAL
Remitting Agencies	839	3,368	3,610	7,817
Sub-Agencies	3,298	3,730	3,843	10,871
TOTAL	4,137	7,098	7,453	18,688

Who is the “AVERAGE” GSIS member?

THE GSIS MEMBER

42.91 years young

THE GSIS MEMBER

13 years in the service

THE GSIS MEMBER

Php 34,130.51 monthly salary

THE GSIS MEMBER

Php 25,387.28 monthly salary
(as of January 2019)

THE GSIS PENSIONER

62.01 years old

THE GSIS PENSIONER

P12,586 monthly pension
(as of January 2019)

THE GSIS PENSIONER

72.71 years old

UPDATES ON NEW GSIS PROGRAMS

Benefit Package

Retirement

Life Insurance

(Maturity / Cash Surrender / Termination Value)

Separation *

Survivorship *

Unemployment *

Disability *

Funeral *

**with prescriptive period*

INTRODUCED SEVERAL INNOVATIONS FOR MORE RESPONSIVE SERVICE



INNOVATIONS TO IMPROVE COLLECTION



Reduced Pension Overpayment

March 2018

Php1.6 Billion

March 2018

August 2019

Php707.1 Million

PROGRAM FOR RESTRUCTURING OF DEBT

Extended until 30 September 2020

- One-time condonation and restructuring program for former members with no financial capability to settle their outstanding loan balances in full.
- **Account may be settled in full (100%) or in part, with minimum DP of 10%**
- Remaining balance to be restructured over a 3-year maximum period.

	Total
Total Amt. of Penalties Condoned	Php758,399,034.50
No. of loans restructured to date	8,049
Total Amt. of Restructured Balance	Php424,635,255.52
No. of members opted for restructuring/ Installment	2,411
No. of members opted for Full Payment	2,800
Total Amt. Collected (from full payment)	Php152.72 M
No. of pensioners availed of PRRD	1019

As of 10 February 2020

RESTRUCTURING UNDER ENHANCED CONSOLOAN PLUS *(JUNE 2018)*

- Enjoined active members to restructure their conso-loans to settle past due accounts. This waived all penalties and surcharges on existing salary loan accounts including additional interests.
- Starting 1 October 2018, GSIS automatically set off computation of pro-rated surcharges and penalties to discourage borrowers from defaulting on loans.

GSIS FINANCIAL ASSISTANCE LOAN (GFAL) PROGRAM

**Katatagang pinansiyal
para sa lingkod-bayan**



**GSIS
FINANCIAL
ASSISTANCE
LOAN**

*Maging praktikal,
mag GFAL!*



In 2013, GSIS, a pioneer among
with a number of providing excellent services to the
members and other stakeholders, will be in the top three
Asian South Pacific Trust Institutions in the ASEAN region.

VISION
To provide social security and financial benefit
to employees and their qualified dependents,
meet the insurance needs of the government,
and strengthen the stability of the fund,
ensuring partnership with its stakeholders.

CORE VALUES
Love of Country, Integrity, Service Excellence,
Quality, Innovation, and Teamwork

ELIGIBILITY

A permanent government employee and active GSIS member who:

- has outstanding loan with lending institutions;
- has no due and demandable loan account with GSIS;
- has paid premiums of at least three years;
- is not on leave without pay;
- has net take-home pay of not lower than Php5,000.00 after deduction of monthly obligations; and
- has no pending administrative or criminal case.

MAXIMUM LOAN AMOUNT /
REPAYMENT TERMS

Php500,000

**Repayment shall
be made over a
6-year period in
72 equal monthly
installments.**

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Goodbye, loan sharks: Agencies, LGUs join new GSIS loan scheme

By **BusinessMirror** - August 30, 2019

STATE pension fund Government Service Insurance System has started its caravan nationwide for the expanded GSIS Financial Assistance Loan program or GFAL 2 for non-DepEd agencies and local government units (LGUs).

15 May 2018

Date Launched

198,556 Availtees

(Granted as of 21 February 2020)

Php81.44B

Gross Amount Disbursed

(as of 21 February 2020)

Agencies with MOAs Signed

1275

(as of December 2019)

NCR : 141

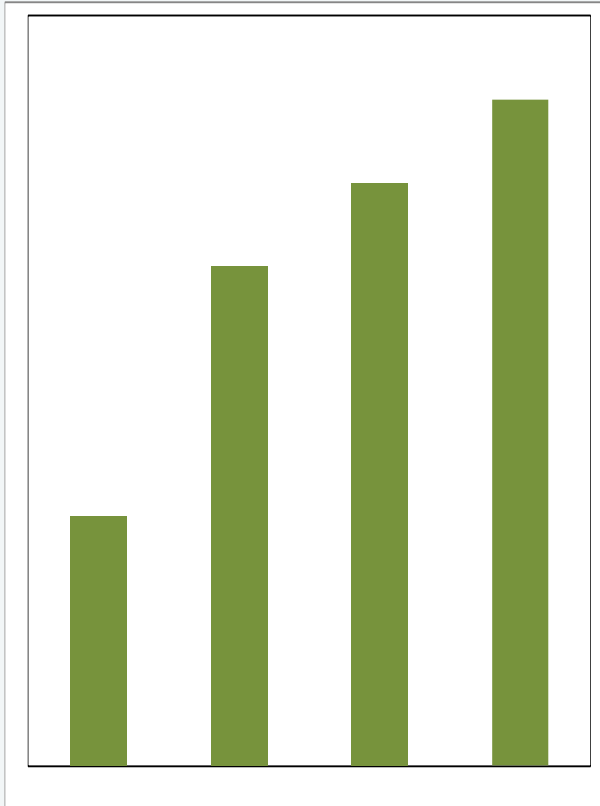
Luzon : 476

VisMin: 658

Number of Remitting Agencies (RAs) covered by MOA: 1312

Total qualified employees: 360,328





Php96.47 B in income

Php1.31 T in assets
(as of 2019)

Actuarial life until 2041
or 23 years *(2018 assessment)*

Php122.37 B
in Claims and Benefits paid



GSIS is the lone government agency in the 2019 Manila Times Top 500 Corporations

a list of private and public corporations with the highest revenue in the Philippines

The Manila Times 500

BY TYRONE C. PIAD

FOR the second straight year, listed conglomerate San Miguel Corp. is the Philippines' top corporation in *The Manila Times 500* released on Friday, Nov. 8, 2019.

The Ramon Ang-led holding company, best known as the producer of the iconic San Miguel Beer, kept the top spot after raking in the highest revenues last year. Its topline figures surged by 24.07 percent to P1.02 trillion from P826.09 billion in 2017.



Shorter Processing Time



Further reduce processing time to 20 workdays TAT **from receipt of complete documents**

TYPE OF CLAIM	TAT
Retirement	20 days
Disability	
Life Insurance (CSV)	
Survivorship (Non-Member spouse)	
Survivorship (Member spouse)	
Funeral	

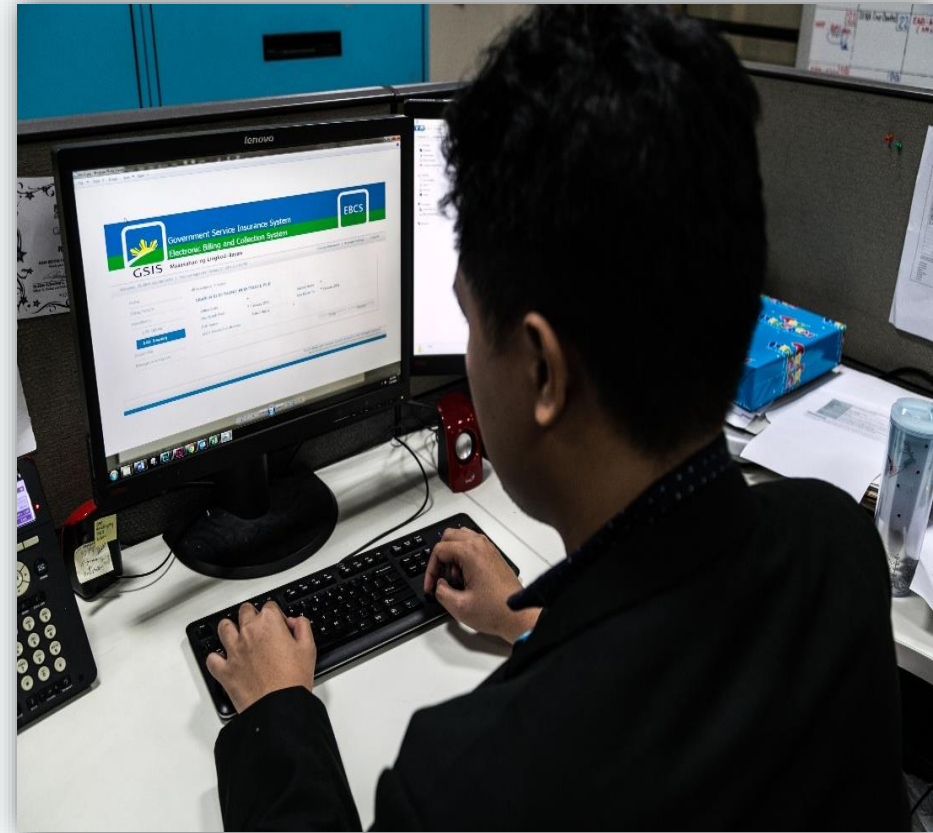
GSIS ELECTRONIC CITIZEN'S CHARTER



GSIS goes paperless with the first ever electronic Citizen's Charter in government dubbed Guide to Transactions and Processes (GTAP), a handy guide for filing claims and loans.

Electronic Billing and Collection System

eBCS enables remitting officers to download billing files and upload Electronic Remittance Files (ERF) using a web-based application developed by GSIS.



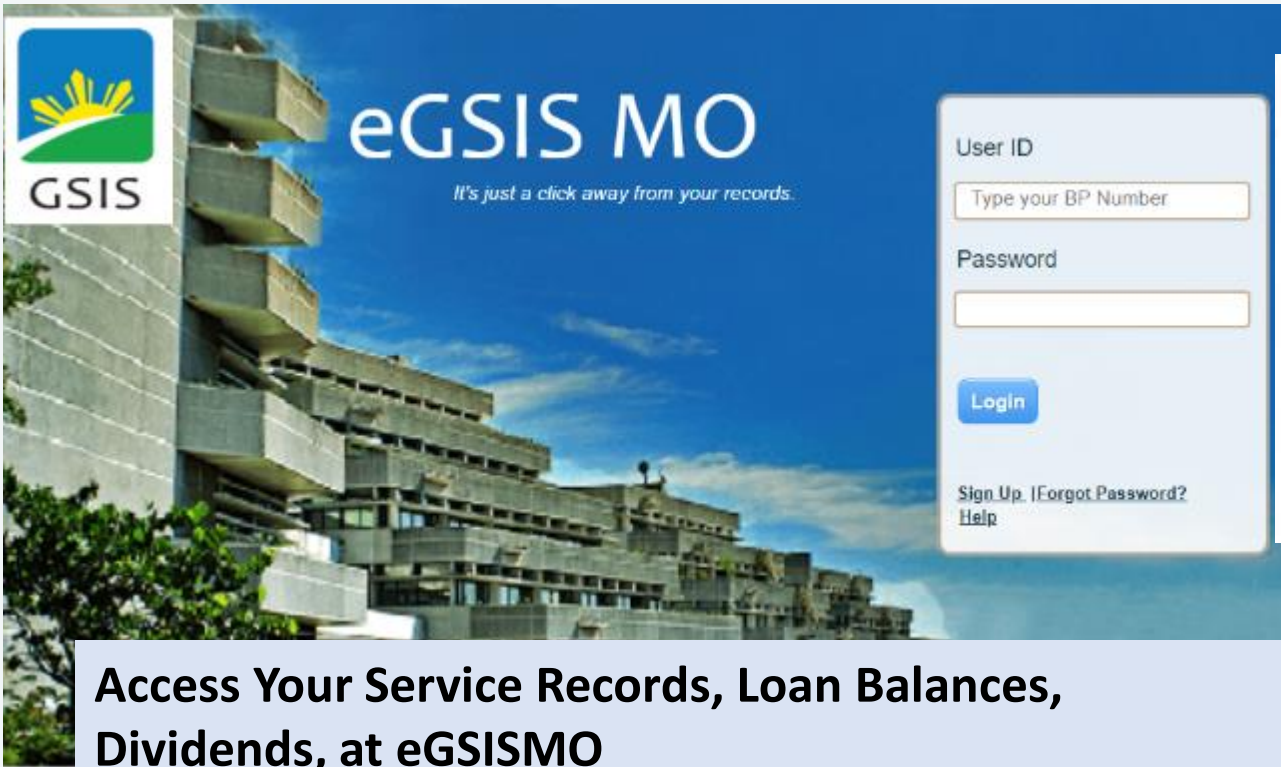
Improved Membership Service Profile updating with WEBMSP



A web-based application that allows maintenance of Membership Service Profile (MSP) with workflow process.

Aims to speed up the process in sending requests and eliminates sending of incorrect forms with invalid data.

Improved Processing Time:



Access Your Service Records, Loan Balances, Dividends, at eGSISMO

View your records, loan accounts anytime, anywhere.

Log in at <http://egsismo.gsis.gov.ph/> using your **Business Partner number**.

Now includes tentative computation of retirement and life insurance claims.



**GSIS Housing Loan
Online Payment**
can now be
processed via
Unionbank's
mobile app and
website 24/7.

Requirements:

- BP Number
- Loan Number
- Payor Number
- Amount

For more information,
visit :
www.gsis.gov.ph
For inquiries, email:
ghop@gsis.gov.ph

GSIS EDUCATIONAL SUPPORT PROGRAM (GESP)



10,000 students
to get
P10,000 each



GSIS Educational Subsidy Program

Who may apply?

Active GSIS members who have:

1. Have permanent employment status;
2. Good standing;
3. Salary Grade 24 or below,
or equivalent job level.

Who may become GESP grantees?

Dependents of qualified members who are:

1. On any college year level;
2. Taking up a 4 or 5 year course;
3. Enrolled in CHED-accredited school;
and
4. Not receiving scholarship or financial
assistance (private or government).

Requirements:

From the GSIS member:

7. Filled-out GESP application form;
8. Service record or certificate of
employment.

From the dependent:

9. Birth certificate;
10. Notarized affidavit on nonrecipient of
other educational or financial
assistance;
11. School registration or assessment form;
12. Report card with a GWA of at least 80%
and without any failing grade.

Application is from
February - April 30, 2020

For inquiries, please contact:

Corporate Social Advocacies and Public Relations Facilities Department
landline: (02) 8479-3571 and (02) 8479-3572 mobile: 0915-7364175
email us at gesp@gsis.gov.ph visit us at www.gsis.gov.ph
Or any GSIS branch office

CHALLENGES

CHALLENGES

- **PROPOSED UNIFIED MILITARY AND UNIFORMED SERVICES PERSONNEL (MUP) SEPARATION, RETIREMENT AND PENSION BILL**
- **PENSION REFORM FOR UNIFORMED PERSONNEL**
- **BARANGAY CIVIL SERVICE ACT**

FRONT PAGE / NEWS

House OKs on final reading bill lowering gov't retirement age to 56

By CNN Philippines Staff

Published Dec 16, 2019 5:22:38 PM

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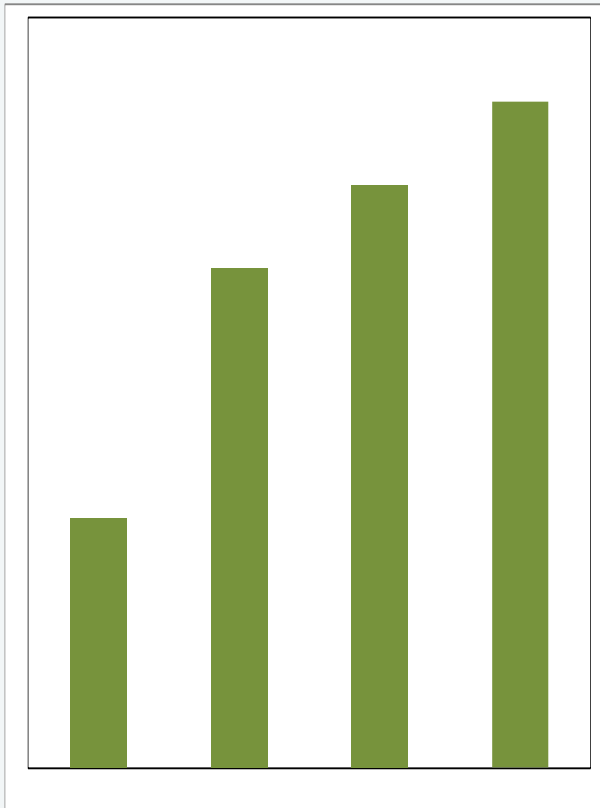


Metro Manila (CNN Philippines, December 16) – The House of Representatives approved on third and final reading the bill which lowers the optional retirement age of government workers from 60 years old to 56 years old.

With 192-0-0 votes, House Bill No. 5509 will now move on to the Senate.

The bill allows government workers to have an option to terminate their employment at an early age without substantial loss to their monthly income.

The measure aims to amend the Section 13-A of the Republic Act No. 8291 or the “Government Service Insurance System Act of 1997” wherein benefits are only given to those who retired at 60 years old.



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(as of 2019)

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www.gsis.gov.ph
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“Maaasahan ng Lingkod Bayan”

