

TESDA CIRCULAR

SUBJECT : Guidelines in the Availment of GSIS Group Personal Accident Insurance (GPAI) for Student Grantees (Learners) of Free TVET Pursuant to RA 10931, UAQTEA		Page <u>1</u> of <u>4</u> pages Number <u>004</u> series 2019
Date Issued: January 15, 2019	Effectivity: Immediately	Supersedes:

In the interest of the service and pursuant to Republic Act No. 10931, also known as the Universal Access to Quality Tertiary Education Act (UAQTEA), these guidelines are hereby adopted and shall be observed in the filing and claiming of GSIS Group Personal Accident Insurance (GPAI) for the student grantees (learners) of Free TVET.

I. Rationale

A Tertiary Education Subsidy (TES) has been established for all Filipino students who shall enroll in undergraduate-post-secondary programs of state universities and colleges (SUCs), local universities and colleges (LUCs), private HEIs and all TVIs. The TES may among others, and to support the cost of tertiary education or any part or portion thereof, cover the tuition and other school fees in private HEIs, and private or LGU-operated TVIs, which shall be equivalent to the tuition and other school fees of the nearest SUC or state-run TVI in their respective areas; an allowance for books, supplies, transportation, and *miscellaneous personal expenses*, including a reasonable allowance for the documented rental or purchase of a personal computer or laptop and other education-related expenses among others.

Miscellaneous fee for TVET refers to "other school fees" that include the following: (1) *accident/insurance fee*; (2) access to library/learning resource center collections; (3) school ID card; (4) medical/dental services; and (5) student support services such as career guidance and job linkage for graduating learners.

In relation to the provision of accident/insurance fee to student grantees (learners), partnership with the Government Service and Insurance System (GSIS) has been sought. A Memorandum of Agreement (MOA) between TESDA and GSIS was signed to cover the personal accident insurance of the student grantees (learners) enrolled in Free TVET.

II. Definition of Terms

In order to provide a common frame of reference in understanding the key terminologies used in this Circular, the following terms are hereby operationally defined as follows:

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1. Group Personal Accident Insurance (GPAI) – a personal accident insurance which provides benefits/indemnity in case of losses to the person or physical well-being of an insured individual arising out of an accident.
2. Student Grantees – are the insured LEARNERS enrolled in Free TVET.
3. Designated Beneficiaries – are the legal heirs of the student grantees (learners) who will benefit from the insurance proceeds in case of death of the student grantee (learner).

III. COVERAGE

All student grantees (learners) of Free TVET in all State-run Technical Vocational Institutions (STVIs) shall be entitled to an insurance coverage under the GSIS Group Personal Accident Insurance (GPAI) for a period of one (1) year. Accordingly, even if the student grantee (learner) decided to enroll in bundled programs, there shall only be one-time payment of insurance premium for the duration of the validity period.

IV. BENEFITS

1. Principal sum of One Hundred Thousand Pesos (Php100,000.00) due to Accidental Death;
2. Medical Reimbursement of not more than Ten Thousand Pesos (Php10,000.00);
3. Bereavement Assistance of Ten Thousand Pesos (Php10,000.00);
4. Twenty-four (24) hour accident rider including commercial flying; and
5. The sum of Fifty Thousand Pesos (Php50,000.00) subject to the terms and conditions of the standard GSIS GPAI Policy, for loss of life arising from the unprovoked murder and assault.

V. PROCEDURES

A. Remittance of Premiums:

1. The STVIs shall submit to TESDA Regional Office (RO) the List of Student Grantees (Learners) in hard and soft copies using the prescribed form in Annex "A" at least ten (10) days prior the start of the training program. Student grantees (learners) shall be listed by batch per qualification.

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2. TESDA RO shall forward the List of Student Grantees (Learners) and their Designated Beneficiaries in hard and soft copies, together with the Letter Request for Insurance Coverage and Certificate of Availability of Funds (CAF), to the nearest GSIS branch in their area **at least five (5) days prior the start of the training program.**
3. **The effectivity of the coverage shall commence from the date of receipt by the GSIS of the List of Student Grantees (Learners) and complete documents prescribed and in accordance with GSIS policy and guidelines.**
4. TESDA RO shall process and remit payment of the corresponding insurance premium in the amount of ninety pesos (Php90.00) for each student grantee (learner) upon receipt of the billing statement/endorsement from the GSIS subject to the Premium Payment Warranty of sixty (60) days as provided under the existing Memorandum of Agreement (MOA) between TESDA and GSIS.
5. The GSIS shall issue a GPAI Policy based on the submitted complete requirements and List of Student Grantees (Learners) of STVIs through TESDA ROs.

B. Claim of Benefits

1. In case of loss or accident, the STVI shall inform the RO. Consequently, the RO shall file the corresponding notice of claim with the GSIS.
2. The STVIs shall issue a certification and facilitate loss/claims settlement of the student grantee, including the submission of the supporting documents.
3. The GSIS shall process any corresponding claim covered within the policy period and in accordance with the terms and conditions set forth in the GPAI Policy.
4. After processing, the GSIS shall issue payment of the claim to TESDA RO. Subsequently, RO shall pay the insurance claim to the student grantee (learner) or to his/her legal heirs.
5. Insurance premiums of the student grantees (learners) shall be charged against the budget of Free TVET downloaded to TESDA ROs for the purpose.

VI. MONITORING


1. TESDA ROs shall prepare a Monthly Monitoring Report of the Student Grantees (Learners) who are enrolled in the GSIS Group Personal Accident Insurance (GPAI) using the prescribed form in Annex "B";

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2. TESDA RO shall submit said report to Central Office every 5th day of the following month.
3. TESDA Central Office thru NITESD shall maintain a database of student grantees (learners) who are enrolled in the Group Personal Accident Insurance (GPAI) with GSIS.

This Circular shall take effect as indicated.


SEC. ISIDRO S. LAPEÑA, PhD., CSEE
Director General *pd*

TECHNICAL EDUCATION AND SKILLS DEVELOPMENT AUTHORITY
UNIVERSAL ACCESS TO QUALITY TERTIARY EDUCATION ACT (UAQTEA)

LIST OF STUDENT GRANTEES (LEARNERS) FOR FREE TVET PROGRAMS

Qualification Title : _____

Duration :

Date Started: _____ Date Finished: _____

Name of State-run Technical Vocational Institution (STVI): _____

Address: _____

No.	NAME OF STUDENT GRANTEES (LEARNERS)	DATE OF BIRTH	AGE	GENDER	CIVIL STATUS	DESIGNATED BENEFICIARY/IES
1						a. Legal Heir
						b. Legal Heir
						c. Legal Heir
2						a.
						b.
						c.
3						a.
						b.
						c.
4						a.
						b.
						c.
5						a.
						b.
						c.
25						a.
						b.
						c.

Prepared by:

Recommended by:

Approved by:

Designated Registrar

Head of the STVI

Regional Director

IMPLEMENTATION OF RA 10931 or UNIVERSAL ACCESS TO QUALITY TERTIARY EDUCATION ACT (UAQTEA)
MONTHLY MONITORING REPORT OF THE STUDENT GRANTEES (LEARNERS) WHO ARE ENROLLED IN THE GSIS GROUP PERSONAL ACCIDENT INSURANCE (GPAI)
 TESDA REGIONAL OFFICE NO. ____

NO.	LAST NAME	GIVEN NAME	M.I.	NAME OF STVI	QUALIFICATION TITLE	DATE STARTED	DATE FINISHED	AMOUNT OF PREMIUM	POLICY NUMBER	TERM STATED IN THE POLICY		ISSUE DATE
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Prepared by:

Noted by:

Approved by:

Scholarship Focal

FASD Chief

Regional Director