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PHILHEALTH COVERAGE OF AFP PENSIONERS

As part of the government's goal to promote social health insurance with the end view of achieving universal health care coverage, the Philippine Health Insurance Corporation (PhilHealth) and the Armed Forces of the Philippines (AFP) have agreed to collaborate to provide for the continuous coverage of AFP Pensioners under the Individually Paying Program (IPP), a component program of PhilHealth for self-employed, professionals and voluntary members.

With the signing of the Operational Guidelines on October 24, 2011, both agencies have committed to work together to provide a mechanism whereby AFP pensioners can pay their premium contributions via pension deduction.

I. COVERAGE

Except those who are 56 years old and are qualified under Lifetime Member Program, AFP pensioners may enroll in PhilHealth under the Individually Paying Program, specifically, those AFP pensioners who are:

A. Retired AFP personnel who are not yet 56 years old

1. Optional retirees who have rendered 20 years in military service; and
2. Complete Disability Discharge (CDD) retirees separated from military service due to physical disability incurred in the line of duty

B. Qualified beneficiaries of deceased AFP uniformed personnel

II. DEFINITION OF TERMS

A. AFP Finance Center - the office of AFP tasked to execute payment of pensions.

B. AFP Pension and Gratuity Management Center (PGMC) - the office of AFP responsible for managing the pension and separation benefits of AFP personnel and their legal beneficiaries in accordance with the provisions of pertinent retirement laws.

C. **Authority to Deduct (ATD) PhilHealth Premium** - a form to be accomplished by the pensioner signifying his/her interest to join the program, which shall serve as proof of consent/ authorization for the deduction of monthly PhilHealth premiums. Payment options are indicated in the form.

D. **Certificate of Qualified AFP Pensioner** - issued by the AFP Finance Center certifying the qualifications/eligibility of the pensioner/s to be part of the program and to be deducted PhilHealth premium through pension deduction based on the status of their pension.

E. **Pension** - retirement benefit received monthly by AFP pensioners and from which PhilHealth premium shall be deducted.

F. **Pensioner (AFP)** - retired military personnel or legal beneficiary receiving pension. An optional retiree is an AFP personnel who availed of early retirement after 20 years in service. A Complete disability discharge retiree is the one who was separated from military service due to physical disability incurred in the line of duty.

III. ENROLLMENT/REGISTRATION

AFP pensioners shall fill out the PhilHealth Member Registration Form (Annex A) and attach a photocopy of any of the appropriate documentary requirements for qualified dependents and photocopy of their pensioner's ID. Likewise, they shall fill out the Authority to deduct PhilHealth Premium or ATD (Annex B) which shall constitute their consent/authorization to the payment of PhilHealth premiums via pension deduction.

IV. SUBMISSION OF DOCUMENTS

Pensioners may submit their documents at any PhilHealth Regional Office (PHRO), Service Office (SO) and Branch or at AFP Camps, including AFP PGMC at Camp Aguinaldo.

The forms can be obtained at PhilHealth Offices and AFP camps and are downloadable from PhilHealth website (www.philhealth.gov.ph) and AFP websites: AFP-PGMC (www.afppension.ghq_mqo.com) or AFP-Finance Center (www.afpfinancecenter.com).

V. PREMIUM CONTRIBUTIONS

Premium contributions shall be deducted by the AFP Finance Center at Camp Aguinaldo from pensions of AFP pensioners based on the signed ATDs indicating the amount of contribution as prescribed by PhilHealth. Optional retirees who will avail of the lump sum pensions may pay in advance the contributions corresponding to the number of years they will not receive their monthly pensions. AFP shall remit the collected premiums of pensioners to PhilHealth on or before the 10th day of the month succeeding the applicable/payroll month.