

[GSIS RESOLUTION NO. 188, August 13, 2003]

RESTRUCTURING OF THE SURVIVORSHIP BENEFITS UNDER RA 8291

RESOLVED: That in accordance with the recommendation of the Senior Vice President (Corporate Services Group), to APPROVE the restructuring of the survivorship benefits under RA 8291 through the adoption of the following policies:

1. The survivors of deceased members who have been in the service for fifteen (15) years or more of creditable service* shall receive the following:
 - For members who died while in the service, survivorship benefit shall be survivorship pension and cash payment equivalent to eighteen (18) times the basic monthly pension (BMP); or
 - For those who died with the status of an inactive member, the survivorship benefit shall be the survivorship pension only.
2. The survivors of deceased members who have less than 15 years of creditable service* shall receive a cash benefit/payment equivalent to:
 - For those who died while in the service, the cash payment/benefit shall be an amount equivalent to 100% of the average monthly compensation for every year of creditable service; or
 - For those who died with the status of an inactive member and was less than sixty (60) years old at time of death, the cash payment/benefit shall be an amount equivalent to 100% of the average monthly compensation for every year of creditable service, but not less than P12,000; provided, however, that the deceased member had at least three (3) years of creditable service (or 36 monthly contributions).
 - Survivors of members who died with the status of an inactive member and were at least sixty (60) years old at time of separation from the service shall not be entitled to receive survivorship benefits.
3. The survivors of members who retired under retirement laws not administered by the GSIS shall not be entitled to receive any survivorship benefit since they were never entitled to the grant from the System under the said laws.
4. The survivorship benefits of a retiree-pensioner or a member receiving the monthly income benefit for permanent total disability shall be

entitled the survivorship pension.

5. The survivorship pension shall not be guaranteed yearly adjustments due to inflation.
6. Applications for survivorship benefits should be filed within a period of four (4) years from the death of the member or pensioner.

The proposed policies shall be applied prospectively and shall be implemented upon Board approval to covered members under the following guidelines:

1. Survivorship Benefits of Members in Active Service

- 1.1. If at the time of death, a member was in the service and has rendered at least 15 years of creditable service^{*} ;
 - His primary beneficiaries^{**} shall receive the survivorship pension and cash payment equivalent to 18x the basic monthly pension (BMP); or
 - In the absence of primary beneficiaries, his secondary beneficiaries^{*} shall receive the cash payment;
 - In the absence of primary and secondary beneficiaries, the legal heirs of the member shall receive the cash payment.
- 1.2 If at the time of death, the member was in the service with less than 15 years of creditable service^{*} ;
 - His primary beneficiaries^{**} shall receive the cash payment/benefit equivalent to 100% of the average monthly compensation for every year of creditable service, but not less than P12,000.

2. Survivorship Benefits of Inactive Members

- 2.1 Survivors of members who retired under retirement laws not administered by the GSIS shall not receive any survivorship benefits from the System;
- 2.2 Primary beneficiaries^{**} of inactive members who have at least 15 years of creditable service^{*} shall receive the survivorship pension;
- 2.3 Primary beneficiaries^{**} of inactive members who have at least 3 years but less than 15 of creditable service^{*} and were less than 60 years of age at time of death shall receive a cash benefit/payment equivalent to 100% of the deceased inactive member's average monthly compensation for every year of creditable service, but not less than P12,000;
- 2.4 Primary beneficiaries^{**} of inactive members who have less than 15 years of creditable service^{*} and were at least 60 years of age at time of separation from the service, shall not be entitled to receive survivorship benefits. (However, if the member has not yet received