

[OWWA MEMORANDUM OF INSTRUCTIONS NO. 008, s. of 1998, June 24, 1998]

GENERAL POLICIES, GUIDELINES AND PROCEDURES IN THE IMPLEMENTATION OF THE SELF-INSURANCE SCHEME UNDER THE OWWA INSURANCE COVERAGE PROGRAM

Pursuant to the OWWA mandate of providing Overseas Filipino Workers with insurance coverage, and in view of the need to integrate the assistance and benefit program for migrant workers and beneficiaries. A "Self-Insurance Scheme" is hereby established in the Secretariat which shall be governed by the guidelines hereto promulgated.

1. Objectives

- a. To maximize the benefits at the least cost of administering the Insurance Coverage Program, Burial, Disability and other Financial Assistance Programs of OWWA.
- b. To improve effectiveness and cost efficiency in the delivery of programs and services to OFWs and their dependents including the speedy release of claims to less than one (1) month upon submission of complete requirements.

2. Components and Benefits

- a. OWWA shall implement a self-administered Insurance Benefit Program for OWWA contributor OFWS. The Insurance Coverage Program, Burial Gratuity, Disability Assistance and other financial assistance programs shall be integrated into one package of financial benefits.
- b. The Insurance Benefit Program for OWWA members is a comprehensive package of financial benefits which shall include the following and their corresponding amount in benefits:

BENEFITS	LANDBASED	SEABASED
Death Benefits	50,000 + (50,000) (Accident Benefit)	25,000 + (25,000) (Accident Benefit)
Funeral Grant	20,000	20,000
Disability Benefits	2,500 - 50,000	1,250 - 25,000
Medical Reimbursement	2,000 - 10,000	2,000 - 10,000

- a. For loss of life of the OFW, regardless of cause, Death Benefit in the amount of P 50,000 for Landbased Workers and P 25,000 for Seabased

Workers shall be provided to the beneficiaries of the deceased OFWs. This benefit shall be doubled for both categories of worker if proven that death of the OFW is caused by accident.

b. In addition to the preceding benefit, a Funeral Grant of P 20,000.00 shall be given to the beneficiaries of the deceased OFW to assist them for the decent burial of their loved ones.

c. Disability Benefit could be availed of by the OFWS, for any contract related disabilities in the amount not exceeding P 50,000.00 for Landbased Workers and P 25,000 for Seabased Workers.

d. Disability or dismemberment caused by accident, as well as those supervening but not immediately apparent at the time of the accident, if discovered within 90 days from the date of accident, shall be compensable based on the following schedule:

**Extent of Disability/
Dismemberment**

Coverage

	<u>Landbased</u>	<u>Seabased</u>
1. Total and Permanent Disability from Engaging in or Attending to Employment or Occupation of Any Kind and Every Kind	50,000.00	25,000.00
Total and Permanent Loss of Sight in Both Eyes	50,000.00	25,000.00
Brain Injury Causing Coma or Insanity	50,000.00	25,000.00
Total and Permanent Loss of Sight of One Eye (except perception of light) or Lens of One Eye	25,000.00	12,500.00
Permanent/Temporary, Partial Disability (including cases due to insanity)	25,000.00	12,500.00
2. Total Loss by physical severance or total and permanent loss or use of:		
Two Limbs	50,000.00	25,000.00
Both Feet	50,000.00	25,000.00
Both Hands	50,000.00	25,000.00
One Hand and One Foot	50,000.00	25,000.00
Either Hand or Foot and the Sight of One Eye	50,000.00	25,000.00
Arm Above the Elbow	50,000.00	25,000.00
Leg Above the Knee	50,000.00	25,000.00
Arm Below the Elbow	25,000.00	12,500.00
One Hand at Wrist	25,000.00	12,500.00
Leg at or Below the Knee but Above the Ankle	25,000.00	12,500.00
One Foot	25,000.00	12,500.00
All Fingers of One Hand	25,000.00	12,500.00
Thumb and Any Two/Three Fingers of One Hand	25,000.00	12,500.00

Four Fingers Excluding Thumb of One Hand	25,000.00	12,500.00
Thumb	12,500.00	6,250.00
Index Finger	7,500.00	3,750.00
Middle Finger	7,500.00	3,750.00
Ring Finger	7,500.00	3,750.00
Little Finger	5,000.00	2,500.00
All Toes of One Foot	12,500.00	6,250.00
Great Toe	5,000.00	2,500.00
Any other Toe	2,500.00	1,250.00
3. Total and Permanent Loss of:		
Speech	50,000.00	25,000.00
Hearing in Both Ears/Two External Ears	50,000.00	25,000.00
Hearing in One Ear/One External Ear	25,000.00	12,500.00
4. Loss of Nose, Penis or Testicles	25,000.00	12,500.00

In no case shall the liability under this section exceeds Fifty Thousand Pesos (P 50,000.00) for Landbased Workers and Twenty Five Thousand Pesos (P 25,000.00) for Seabased Workers.

Medical Reimbursement Benefit is granted to the OFWS, for any injury/sickness or illness contracted during their employment abroad in the amount not exceeding P 10,000.00 for both categories of workers. The schedule below shall be followed by the Retainer-Doctor in determining the financial benefits to be provided to the OFW beneficiaries:

Impediment Nature of Disability Grade		Compensation
1-A	<p>Conditions that are results of injuries sustained while in the performance of duties/responsibilities as prescribed by the patient's authorized nature of employment:</p> <ul style="list-style-type: none"> a. Irreversible and severe mental dysfunction b. Permanent and total blindness of both eyes c. Permanent and severe disfigurement of face d. Loss of both upper and lower extremities e. Permanent quadriplegia f. Disorders requiring organ transplantation <p>Condition that are terminal or those that require continuous medical management and may not be directly the result of their authorize employment but whose diagnosis have been initially established during the period of such authorized employment:</p> <ul style="list-style-type: none"> a. Cancer that is determined to be terminal b. "End-stage" kidney disorders 	P 10,000.00

	c. Permanent paralysis of either both upper or lower extremities	
1-B	Conditions that are directly work related and resulting to complete loss of:	8,000.00
	a. Speech	
	b. Hearing	
	Conditions that are directly work related and which result permanent to partial blindness of both eyes	
1-C	Condition that render the worker permanently unfit for any gainful employment:	7,000.00
	a. Throat injuries/disorders that require the wearing of tracheal tubes permanently	
	b. Bladder disorders that require permanent use of indwelling catheter	
	c. Bowel conditions that require the permanent use of colostomy bags	
2-3	Moderate disfigurement of the face; Total and permanent paralysis of one extremity; Aperture unfilled with bone (widest diameter is over 3 inches) without brain injury; Loss of all fingers of both hands; Permanent and total dysfunction of all fingers of both hands; Non-united or malunited fractures of the hip joint; Total loss of one lower or upper extremity.	6,000.00
4-5	Total and permanent blindness of one eye with partial loss of vision of the other eye; Brain or spinal cord injuries which result to permanent supported ambulation; Loss of one hand; Loss of all toes of both feet; Disorders of the hip joint resulting to permanent instability; Unstable fracture of the spine without any neurological deficit.	5,000.00
6-7	Partial but permanent paralysis of two extremities; Moderate mental dysfunction; Permanent loss of one eye; Permanent musculoskeletal disorders resulting to moderate dysfunction in chewing; Moderate but permanent residual disorders of intra-abdominal organ pathology; Fracture of 4 or more ribs resulting to respiratory difficulty; Loss or permanent dysfunction of five fingers of one hand. Loss of thumb of same hand; Loss of one Kidney; Loss of penis; Loss of both testicles, Loss of one foot or significant part of the foot which results to impaired walking; Fractures of the pelvis resulting to impaired walking or effecting intra-pelvic organ functions; Permanent	4,000.00

	instability of the elbow joint; Severe instability of the knee.	
8-9	Loss of two external ears; Permanent partial loss of speech; Loss of a thumb; Loss of 3 fingers of one hand excluding thumb or index finger; Loss of index finger and any other finger of the same hand except the thumb; Loss of 4 toes except the great toe of one foot; Complete loss of one metatarsus with corresponding toe of one foot; Aperture unfilled with one bone (widest diameter not over 3 inches) without brain injury; Soft tissues with loss in the scalp requiring skin grafting for coverage; Partial abrasion of the nose; Fracture of not more than 3 ribs with intercostal neuralgia resulting to moderate limitation of chest expansion; Moderate loss of motion or lifting power of the trunk/back due to causes other than pure muscular disorder; Scar on the penis or disorder of parts of the cavernous body which interferes with erection/coitus; Immobile but ambulatory hip Joint; Ankylosis of one shoulder or elbow joint.	3,000.00
10-14	Loss of about 30% of neck motion;	2,500.00

Slight limitation of chest expansion due to causes other than rib fracture; Mild but permanent paralysis of one extremity which slightly interferes with self-care activities; Moderate to severe but temporary paralysis of one extremity; Mental dysfunction which minimally affects self-care activities; Temporary loss of speech due to causes other than infection; Slight and permanent disorders of mastication; Mild residuals from previous intra-abdominal disorders; Disease of one eye not affecting vision permanently; Lago-onaimus, Ectropion; Epiphoria; Ptosis; Considerable nasal anatomical obstruction which hindered breathing; Acquired depression of foot arches interfering with walking; Functional dysuria and/or urinary incontinence; Ankylosis of wrist joint; Deformity of forearm which interferes with functions; Aggravated inguinal hernia; Spontaneous rupture of Achilles tendon; Ankylosis of ankle joint; Slight instability of knee joint and other temporary disorders; Disorders resulting to shortening of one lower extremity; Other fractures resulting to complications of union or joint contractures; Injuries of soft tissues extremities with resultant scars the size of