



OFW Compulsory Insurance



“Compulsory Insurance Coverage for
Agency-Hired Migrant Workers”

Trainer’s Handbook



In collaboration with:
Agency-Hired OFW Compulsory Insurance Providers

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List of Acronyms

CMA	Center for Migrant Advocacy
DOF	Department of Finance
HMO	Health Maintenance Organizations
IC	Insurance Commission
LPOCI	Literacy Program for OFW Compulsory Insurance
MWOFA	Migrant Workers and Overseas Filipinos Act
NLRC	National Labor Relations Commission
OFW	Overseas Filipino Workers
OWWA	Overseas Workers Welfare Administration
POEA	Philippine Overseas Employment Administration
RA	Republic Act

I. OVERVIEW AND INTRODUCTION

A. INTRODUCTION

The Insurance Commission (IC), a national government agency under the Department of Finance (DOF), is mandated under the amended Insurance Code, Pre-Need Code, and Executive Order No. 192 s. 2015, to ensure the stability of the insurance, pre-need, and HMO industries as well as the protection of the insuring public, pre-need and HMO customers. IC is specifically mandated to:

- Safeguard the rights, welfare and interest of the insuring public;
- Promote growth and financial stability of insurance company;
- Establish sound national insurance market;
- Professionalize insurance services; and
- Develop insurance consciousness among the general populace

In the realization of its mandates, the IC carries out key programs: (1) Examination of Insurance and Pre-need entities and evaluation of financial reports; (2) Review and approval of premium rates, investments, reinsurance treaties, facultative placements; (3) Promulgation and implementation of policies, rules and regulations; (4) Adjudication of claims/complaints, mediation of disputes, and public assistance; and (5) Licensing of insurance and pre-need entities, and related services.

Furthermore, it is the policy of the Insurance Commission to promote gender and development (GAD) in its programs and projects. Through gender mainstreaming and incorporation of GAD principles in its processes and services, the interests of Filipino women and men are protected and promoted.

B. OBJECTIVES

1. GENERAL OBJECTIVE

In line with the mandate of the IC to develop insurance consciousness among the general populace, Literacy Program for OFW Compulsory Insurance's (LPOCI) goal is to generate awareness among the OFWs and their beneficiaries of the coverage and benefits of the Agency-Hired OFW Compulsory Insurance.

Through the conduct of this program, Filipino women and men -- working abroad, or planning to, will have the basic knowledge of the compulsory insurance. Further, their knowledge will result in consumer protection and empowerment of both genders knowing that they have available recourse should unfavorable circumstances befall them.

2. SPECIFIC OBJECTIVES

The purpose of this handbook is to guide Insurance Commission facilitators in conducting a training program designed to equip frontline service personnel of the Philippine Government directly dealing with Overseas Filipino Workers (OFWs) and their beneficiaries with necessary information on compulsory insurance coverage under Republic Act No. 8042 or the Migrant Workers and Overseas Filipinos Act (MWOFA) of 1995, as amended by RA No. 10022, institutionalizing the "Compulsory Insurance Coverage for Agency-Hired Migrant Workers".

At the end of the training program, the participants will be able to:

1. Define Agency-Hired OFW Compulsory Insurance, its coverage and benefits as provided under RA No. 10022;
2. Enumerate the types of insurance coverage and benefits covered by the Agency-Hired OFW Compulsory Insurance;
3. Discuss the processes and procedures in filing and claiming benefits;
4. Determine government agencies with jurisdictions in the implementation and monitoring of RA No. 10022; and
5. Apply acquired knowledge in educating agency-hired OFWs and their beneficiaries and attending to their queries on the compulsory insurance.

C. USE OF TRAINER'S HANDBOOK

This handbook is designed to guide facilitators on how to prepare and conduct a four-hour (half-day) seminar and effectively deliver its objectives. Included in this handbook are sample training programme, checklists, modules and sample cases with facilitator's notes, self-assessment pre- and post-tests, and post-training evaluation form. Facilitators should review the handbook and become familiar with all content before conducting the training program.

The training module is divided into four (4) learning sessions, in which the respective subject matters are identified as most crucial to be discussed to the participants. The training program is composed mainly of lecture sessions, however, to enable a conducive learning environment, the training design also includes a number of learning and development (L & D) methods such as small group discussion, reading, role playing and self-assessment. In addition, sample cases are provided in each session which the facilitator/lecturer are advised to use as an interactive element for the participants to engage in the discussion and help them absorb the information easily. Facilitators/lecturers may include other L & D methods, whenever necessary, applicable and practicable.

After the lecture, the participants shall be asked to answer a short questionnaire on self-assessment and post-training evaluation. Said questionnaire shall be used to measure the learners' absorption of the discussion, effectiveness of the lecturer in information sharing, and realization of the training objectives. The facilitator should be able to discuss the purpose of this questionnaire during the discussion of the training objectives and schedule.

II. REQUISITES TO CONDUCT A TRAINING PROGRAM

A. PRE-TRAINING PREPARATION

1. VENUE AND TECHNOLOGICAL REQUIREMENTS

In selecting the venue for the training program, it is important to take into consideration the following:

- ✓ Is the venue strategically located (i.e. can be easily located and accessible)?
- ✓ Does it have provision for training materials and basic technological equipment such as whiteboard, flipcharts, LCD projector and white screen, pointer/clicker, microphones and sound system?
- ✓ Does it have provision for internet connection/access?
- ✓ Is the training room conducive for learning (i.e. enough lighting, presence of sound/background noise, and spacious room)?
- ✓ Does the training room have enough space or are there available smaller function rooms for breakout session or group activities?

2. SESSION MATERIALS

Ensure that all session materials and group activity/breakout handouts are printed, pre-arranged and compiled/fastened, if applicable, at least a day or two (2) prior to the day of the training program. All training materials must be organized, readable, preferably printed in colored ink, and understandable.

For the PowerPoint presentation, lecturer may consider the following tips:

- Presenting the concepts in question forms and ask the participants to guess the answers;
- Ask the participants to read out loud phrases/paragraphs in the slides;
- Avoid using text-heavy paragraphs in slides; and
- Use only key words and/or add pictures to represent the concepts

3. BREAKOUTS AND GROUP ACTIVITIES

Groupings for breakouts and activities may be pre-arranged/pre-selected based on the participants' profile prior to the conduct of the training program. As much as possible, distribute to different groups individuals coming from same agency/organization. This allows diversity in exchange of ideas in the group. It will also save a considerable amount of time if groupings are pre-arranged rather than doing the "counting off" or "select your own group mates".

B. TRAINING PROGRAMME

The training module is designed for implementation of a half-day training program divided into three (3) sessions to be conducted within a timeframe of four (4) hours. The sessions are as follows:

Session 0	Welcome and Introduction
Session 1	Background on the Compulsory Insurance Policy
Session 2	Insurance Policy Coverage
Session 3	Filing and Claiming Benefits
Session 4	Jurisdictions of Agencies

Participants of the seminar shall be composed of frontline service personnel of government agencies including, but not limited to, NLRC, POEA, CFO and OWWA, directly dealing with OFWs and their beneficiaries. Given the prescribed timeframe, it is crucial for the facilitator to create a conducive learning environment, hence, it is recommended to limit the number of participants into a maximum small class size of thirty (30) individuals.

A sample schedule for a half-day seminar is provided on the next page. The facilitator or lecturer shall facilitate a fifteen-minute open forum after end of each session to allow participants to give comments, reactions, questions, and clarifications on the subject matter and for the lecturer.

The facilitator may include other session breakouts or group activities, or change the timeframe to be given per session, without exceeding the prescribed total timeframe, whenever necessary, and/or depending on the level of prior knowledge and understanding and key areas for improvement of the participants.

Sample Schedule for Four-Hour (Half-Day) Training Program

	Session/Chapter Title	Time Schedule	Duration
	Registration	7:30AM – 8:00AM	30 min
Session 0	Welcome, Introduction and Pre-Test	8:00AM – 8:20AM	20 min
Session 1	Background on the Compulsory Insurance Policy		
Chapter 1	Agency-Hired OFW Compulsory Insurance	8:20AM – 8:45AM	25 min
Chapter 2	Who are covered by Agency-Hired Compulsory Insurance Policy		
Chapter 3	Who pays for the insurance premium		
Chapter 4	Effectivity of the Insurance Policy		
-----	Open Forum	8:45AM – 8:55AM	10 min
Session 2	Insurance Policy Coverage		
-----	Group Activity 1	8:55AM – 9:25AM	30 min
Chapter 1	Life Cover		
Chapter 2	Non-Life Cover		
-----	Open Forum	9:25AM – 9:35AM	10 min
-----	Coffee/tea break	9:35AM – 9:50AM	15 min
Session 3	Filing and Claiming Benefits		
Chapter 1	How to file insurance claim for death	9:50AM – 10:38AM	48 min
Chapter 2	How to file insurance claim for total disablement		
Chapter 3	How to file insurance claim for repatriation costs		
Chapter 4	How to file insurance claim for subsistence allowance benefit		
-----	Open Forum	10:38AM – 10:54AM	16 min
Session 4	Jurisdiction of Agencies		
Chapter 1	IC, NLRC and POEA	10:54AM – 11:14AM	20 min
Chapter 2	Questions or Disputes in the Enforcement of Insurance Policy		
-----	Open Forum	11:14AM – 11:24AM	10 min
Session 5	Wrap Up, Post-Test and Post Training Evaluation	11:35AM – 11:59AM	35 min
	Total (excluding registration period)		239 min or approximately 4 hr

C. SELF-ASSESSMENT AND POST-TRAINING EVALUATION

The facilitator shall conduct the Self-Assessment and Post-Training Evaluation to gauge the learner's absorption and effectiveness of the lecturer, facilitator and the training itself. The Self-Assessment shall be gauged using pre-test and post-test. The pre-test shall be conducted before proceeding to the lecture proper, while the post-test and post-training evaluation shall be conducted at the end of the lecture. The pre-test and post-test contains the same questions, only arranged differently in each test. The facilitator should emphasize that the results shall be strictly confidential, but participants may request for their assessment scores once available.

D. DETAILED SESSION CONTENTS

Session 0 – Welcome and Introduction

Session 0 – 30 min	Welcome, Introduction, and Pre-Test
Lead Responsibility	Facilitator
Materials and Equipment	<ul style="list-style-type: none"> • PowerPoint slides with the class rules, training objectives, schedule and session outline • 20 pieces of paper for metacards for group expectations • 4 pieces of paper per participant for questions • Masking tape (pre-cut)
Session purpose and learning objectives	<p>Purpose</p> <ul style="list-style-type: none"> • To introduce everyone to each other including facilitators and/or lecturers • To collect participants' expectations for comparison at the end of the training program • To provide an overview of the training objectives and session outline • To establish class rules to effectively carry-out the training objectives and programme • To measure the current level of knowledge of the participants on the subject matters. <p>Objectives</p> <p>By the end of this session participants will:</p> <ul style="list-style-type: none"> • Understand the objectives and expected results of the workshop
Session outputs	<ul style="list-style-type: none"> • Class rules established and agreed upon by participants • Objectives of the workshop stated and understood • List of expectations of the participants • Pre-Test results

<p>Format and timing</p> <p>Format and timing (continuation)</p>	<ol style="list-style-type: none"> 1. Opening Prayer and/or National Anthem (1 min) 2. Welcoming of participants (3 min) 3. Introduction of the facilitation team: roles and responsibilities of facilitator and lecturer/s (3 min) 4. Introduction of participants: name, position, agency/office, expectations on the training program (5 min) 5. Overview of training objectives and schedule (5 min) 6. Establishment of class rules (3 min) 7. Pre-Test (10min)
<p>Facilitator's notes</p>	<ul style="list-style-type: none"> ✓ Opening Prayer and National Anthem may be dispensed with, as deemed necessary and practicable by the facilitator and lecturer. ✓ In welcoming the participants, the facilitator may call out the names of organizations/agencies with representatives present in the room. This is also the time to create an atmosphere of participative learning inside the class. ✓ Due to class size, individual introduction of participants may take significant amount of time. Consider facilitating the introduction of participants by group/table with at most five (5) members per group. Let each group list down their collective expectations in the metacards provided to them. Participants may post them on a designated space on the wall, if allowed, or in the whiteboard/flipchart, or wherever visible in order to compare these expectation with the outputs at the end of the training program. ✓ Link the expectations to the discussion of the training objectives. Emphasize expectations which are in line with the training objectives, and explain that those which are not may be covered by another seminar.

Facilitator's notes
(continuation)

- ✓ In the discussion of the training objectives and schedule, make sure to emphasize that:
 - The training program will not be just pure lecture but an interactive learning program where there will be breakouts or group activities in each session, hence, encourages proactive participation;
 - There will be corresponding question and answer portion (open forum) at the end of each session. Participants will be given pieces of paper which they may write on or list down their questions while the session is ongoing then ask the questions after the session. However, the lecturer may want to asked participants if they have any questions to check if they have understood the topic at hand;
 - After the lecture, the participants shall be asked to answer a short questionnaire on self-assessment and post-training evaluation which shall be used to measure the learners' absorption of the discussion, effectiveness of the lecturer in information sharing, and realization of the training objectives; and
 - The participants will be given a copy of the training module to be given in the later part of the training program;
- ✓ Get the agreement/consensus of the class in following the class rules to ensure that the training program shall be carried-out smoothly.
- ✓ Before conducting the pre-test, explain that there shall be a Self-Assessment and Post-Training Evaluation to be conducted to measure the learner's absorption and effectiveness of the lecturer, facilitator and the training itself. Discuss when and how the pre-test, post-test and post-training evaluation shall be conducted.

Session 1 – Background on the Compulsory Insurance Policy

Session 1 – 35 min	Background on the Compulsory Insurance Policy
Lead Responsibility	Lecturer
Materials and Equipment	<ul style="list-style-type: none"> • PowerPoint slides for the session
Session purpose and learning objectives	<p>Purpose</p> <ul style="list-style-type: none"> • To introduce the concept of Agency-Hired OFW Compulsory Insurance • To give brief background on its legal basis – RA No. 10022 • To enumerate the beneficiaries of the compulsory insurance and who pays for the insurance policy • To define the insurance policy duration <p>Objectives By the end of this session participants will:</p> <ul style="list-style-type: none"> • Understand the concept of Agency-Hired OFW Compulsory Insurance, its coverage, beneficiaries and policy duration/effectivity as provided under RA No. 10022
Session outputs	<ul style="list-style-type: none"> • Agency-Hired OFW Compulsory Insurance and related concepts defined and understood
Format and timing	<p>Chapter 1: Agency-Hired OFW Compulsory Insurance (10 min)</p> <p>Chapter 2: Who are covered by Agency-Hired Compulsory Insurance Policy (5 min)</p> <p>Chapter 3: Who pays for the insurance premium (5 min)</p> <p>Chapter 4: Effectivity of the Insurance Policy (5 min)</p> <p>Open Forum (10 min)</p>

<p>Lecturer's notes</p>	<ul style="list-style-type: none"> ✓ The lecturer may exceed in the timeframe allotted per chapter, but should not exceed the total timeframe allotted for the session. ✓ Consider getting reactions and comments aside from participants from time to time to check on their understanding of the topic at hand. ✓ The facilitator/support staff shall assist the lecturer during the open forum. Ensure that there are enough microphones placed/distributed evenly in the training room.
<p>Lecturer's notes (continuation)</p>	<ul style="list-style-type: none"> ✓ If applicable, questions and comments from the participants may be used as linkage to the succeeding sessions. ✓ Should there be questions which the lecturer is not an expert to give concrete answers, inform the participants of such and give suggestions or refer where the participants may get accurate answers.

Session 2 – Insurance Policy Coverage

Session 2 – 40 min	Insurance Policy Coverage
Lead Responsibility	Lecturer
Materials and Equipment	<ul style="list-style-type: none"> • PowerPoint slides for the session • Materials for Group Activity 1: metacards and masking tape (pre-cut) • 30 printed sample cases
Session purpose and learning objectives	<p>Purpose</p> <ul style="list-style-type: none"> • To differentiate life cover from non-life cover • To define the types of coverage and the amount of insurance payable to the beneficiaries <p>Objectives</p> <p>By the end of this session participants will:</p> <ul style="list-style-type: none"> • Identify in which type of policy coverage a case falls under and the amount of benefits payable to the beneficiaries.
Session outputs	<ul style="list-style-type: none"> • List of types of coverage under life and non-life cover • Type of coverage identified for each sample case

	<ul style="list-style-type: none">• Ask further which type of policy coverage the case can be classified ✓ The lecturer may exceed in the timeframe allotted per chapter, but should not exceed the total timeframe allotted for the session. ✓ Consider getting reactions and comments aside from participants from time to time to check on their understanding of the topic at hand. ✓ The facilitator/support staff shall assist the lecturer during the group/class activities and open forum. Ensure that there are enough microphones placed/distributed evenly in the training room. ✓ If applicable, questions and comments from the participants may be used as linkage to the succeeding sessions. ✓ Should there be questions which the lecturer is not an expert to give concrete answers, inform the participants of such and give suggestions or refer where the participants may get accurate answers.
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Session 3 – Filing and Claiming Benefits

Session 3 – 64 min	Filing and Claiming Benefits
Lead Responsibility	Lecturer
Materials and Equipment	<ul style="list-style-type: none"> • PowerPoint slides for the session • Training Module (excluding the questionnaire for Self-Assessment and Post-Training Evaluation) • One (1) copy of blank printed table form per participant
Session purpose and learning objectives	<p>Purpose</p> <ul style="list-style-type: none"> • To explain the prerequisites, documentary requirements and step-by-step procedures in filing and claiming insurance benefits per coverage type • To discuss the similarities and differences in the process of filing and claiming insurance benefits for each coverage type • To emphasize on the prescribed period of action for each type of claim <p>Objectives</p> <p>By the end of this session participants will:</p> <ul style="list-style-type: none"> • Understand the step-by-step procedures and required documents per each coverage type
Session outputs	<ul style="list-style-type: none"> • List of similarities and differences among the procedures • Table of documentary requirements and prescribed period of action for each type of claim
Format and timing	<p>Chapter 1: How to file insurance claim for death (6 min)</p> <p>Chapter 2: How to file insurance claim for permanent total disablement (6 min)</p> <p>Chapter 3: How to file insurance claim for repatriation cost (6 min)</p>

<p>Format and timing (continuation)</p>	<p>Chapter 4: How to file insurance claim for subsistence allowance benefit (6 min)</p> <p>Chapter 5: How to claim insurance benefit for Money Claims (6 min)</p> <p>Chapter 6: How to claim insurance benefit for Compassionate Visit (6 min)</p> <p>Chapter 7: How to claim insurance benefit for Medical Evaluation (6 min)</p> <p>Chapter 8: How to claim insurance benefit for Medical Repatriation (6 min)</p> <p>Open Forum (16 min)</p>
<p>Lecturer's notes</p>	<ul style="list-style-type: none"> ✓ At this point, the facilitator shall distribute the training modules. ✓ Request participants to read individually the procedures on the following sequence: <ul style="list-style-type: none"> • Reading 1: Chapter 1 and 2 • Reading 2: Chapter 3 and 4 • Reading 3: Chapter 5 • Reading 4: Chapter 6, 7, and 8 ✓ Allot two (2) to three (3) minutes for each reading. After each reading, ask participants on their comments/observations on the procedures. The following similarities and differences in the procedures must be emphasized: <ul style="list-style-type: none"> • Filing insurance claim for natural/accidental death and permanent total disablement.

<p>Lecturer's notes (continuation)</p>	<ul style="list-style-type: none"> • Filing insurance claim for repatriation cost and subsistence allowance benefit • Claiming insurance benefits for Compassionate Visit, Medical Evaluation and Medical Repatriation <ul style="list-style-type: none"> ✓ Note the documentary requirements and prescribed period of action for each claim in a table form. Consider involvement of the participants by giving out blank printed table forms where they can accomplish during the discussion. Participants may compare their answers to the table form presented by the lecturer. ✓ The lecturer may exceed in the timeframe allotted per chapter, but should not exceed the total timeframe allotted for the session. ✓ Consider getting reactions and comments aside from participants from time to time to check on their understanding of the topic at hand. ✓ The facilitator/support staff shall assist the lecturer during the open forum. Ensure that there are enough microphones placed/distributed evenly in the training room. ✓ If applicable, questions and comments from the participants may be used as linkage to the succeeding sessions. ✓ Should there be questions which the lecturer is not an expert to give concrete answers, inform the participants of such and give suggestions or refer where the participants may get accurate answers.
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Session 4 – Jurisdiction of Agencies

Session 4 – 30 min	Jurisdiction of Agencies
Lead Responsibility	Lecturer
Materials and Equipment	<ul style="list-style-type: none"> • PowerPoint slides for the session
Session purpose and learning objectives	<p>Purpose</p> <ul style="list-style-type: none"> • To present the jurisdictions of agencies with regard to coverage, filing and claims on the compulsory insurance • To clarify the disputes in responsibilities and authority of concerned agencies in the enforcement of insurance policy <p>Objectives</p> <p>By the end of this session participants will:</p> <ul style="list-style-type: none"> • Understand the roles and responsibilities of IC, NLRC and POEA for issues and concerns regarding the coverage, filing, and claiming of compulsory insurance
Session outputs	<ul style="list-style-type: none"> • Roles and responsibilities of IC, NLRC and POEA defined and understood • Issues concerning jurisdiction of agencies in the enforcement of insurance policy resolved
Format and timing	<p>Chapter 1: IC, NLRC and POEA (10 min)</p> <p>Chapter 2: Questions or Disputes in the Enforcement of Insurance Policy (10 min)</p> <p>Open Forum (10 min)</p>
Lecturer's notes	<ul style="list-style-type: none"> ✓ Introduce the government agencies and give brief overview on their mandates and roles. ✓ Emphasize on their functions in connection with the implementation of RA 10022.

Lecturer's notes (continuation)	<ul style="list-style-type: none">✓ Give sample scenarios to illustrate the roles of the government agencies.✓ The lecturer may exceed in the timeframe allotted per chapter, but should not exceed the total timeframe allotted for the session.✓ Consider getting reactions and comments aside from participants from time to time to check on their understanding of the topic at hand.✓ The facilitator/support staff shall assist the lecturer during the open forum. Ensure that there are enough microphones placed/distributed evenly in the training room.✓ If applicable, questions and comments from the participants may be used as linkage to the succeeding sessions.✓ Should there be questions which the lecturer is not an expert to give concrete answers, inform the participants of such and give suggestions or refer where the participants may get accurate answers.
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Session 5 – Wrap-Up, Self-Assessment and Post-Training Evaluation

Session 4 – 35 min	Wrap-Up, Self-Assessment and Post-Training Evaluation
Lead Responsibility	Wrap-up: Lecturer Self-Assessment and Post-Training Evaluation: Facilitator
Materials and Equipment	<ul style="list-style-type: none"> • PowerPoint slides for the session • Output of Group Activity 1 • Questionnaire and Answer Sheet on Self-Assessment and Post-Training Evaluation • Training Certificates
Session purpose and learning objectives	<p>Purpose</p> <ul style="list-style-type: none"> • To assess if the relevant expectations of the class at the beginning of the training program have been met based on the outputs of the sessions • To measure learner's absorption of the concepts discussed • To gather feedback, comments and suggestions of the participants to improve the training program <p>Objectives</p> <p>By the end of this session participants will:</p> <ul style="list-style-type: none"> • Evaluate if their expectations on the training program have been met • Assess if their level of knowledge and understanding of the concepts discussed have improved/increased
Session outputs	<ul style="list-style-type: none"> • List of expectations achieved and those which are not • Post-Test and Post-Training Evaluation results
Format and timing	<p>Wrap-Up (10 min)</p> <p>Self-Assessment and Post-Training Evaluation (15 min)</p> <p>Awarding of Certificates, Class Picture and Closing (10 min)</p>

<p>Facilitator's notes</p>	<ul style="list-style-type: none"> ✓ Use the group expectations (results of Group Activity 1) to check if these have been achieved or not. Note those which are achieved and those which are not. ✓ The facilitator/support staff shall conduct the Post-Test and Post-Training Evaluation. Emphasize that the results shall be strictly confidential, but participants may request for their assessment scores once available. ✓ The questionnaire shall be given separately from the training module. Each participants shall be given a questionnaire and an answer sheet.
<p>Facilitator's notes (continuation)</p>	<ul style="list-style-type: none"> ✓ Participants shall submit their answer sheets to the facilitator afterwards. Answers to the Post-Test questions shall be presented in the class after all participants have submitted their answer sheets. ✓ Award the certificates to individuals and take a class picture for documentation purposes. ✓ At the closing of the training program, be sure to express gratitude to the participants for their active participation. Encourage them to promote the training program to their colleagues.

III. LECTURE AND DISCUSSION

SESSION 1: BACKGROUND ON THE COMPULSORY INSURANCE POLICY

CHAPTER 1: AGENCY-HIRED OFW COMPULSORY INSURANCE

Compulsory insurance for agency-hired migrant workers is the insurance made mandatory by law, R.A. 8042, as amended by R.A. 10022, for agency-hired migrant workers or Overseas Filipino Workers (OFWs).

CHAPTER 2: WHO ARE COVERED BY COMPULSORY INSURANCE POLICY

All agency-hires or new-hires who are recruited and deployed by licensed recruitment and manning agencies.

CHAPTER 3: WHO PAYS FOR THE INSURANCE PREMIUM

The insurance policy is secured at no cost to the worker. It is either the employer or the recruitment agency that pays for the premium or insurance fee.

CHAPTER 4: EFFECTIVITY OF THE INSURANCE POLICY

The insurance policy is effective for the duration of the worker's employment contract. More specifically, the commencement and expiration of the coverage is written in the proof of cover/certificate of insurance.

SESSION 2: INSURANCE POLICY COVERAGE

CHAPTER 1: LIFE COVER

Accidental Death

- USD 15,000.00 death benefit payable to the migrant worker's beneficiaries

Natural Death

- USD 10,000.00 death benefit payable to the migrant worker's beneficiaries

Permanent Total Disablement

- USD 7,500.00 disability benefit payable to the migrant worker
- The following disabilities shall be deemed total and permanent:
 - ✓ Total, complete loss of sight of both eyes

Some of the most common types of accidents in which a person can be injured which results in the loss of sight are assaults or attacks, bright lights, chemicals, grit or other particles, head trauma, and sharp objects.

Sample scenario

A factory worker has received his disability benefit after being left with permanent eye damage when a corrosive chemical dripped onto his face. The company makes chemicals used in a number of products including water sterilizing treatments. The accident happened when Sodium Hydroxide leaking from a broken pipe dripped onto his eye causing permanent corneal damage. His eyelids turned inwards and he needed surgery to remove the hair follicles.

- ✓ Loss of two limbs at or above the ankles or wrists

Sample scenario

Hein was on his way to work when a head-on accident left him with two broken legs, as well as a broken femur and pelvis. Both legs were amputated.

- ✓ Permanent complete paralysis of two limbs

Sample scenario

Greg had been working for a company where he was asked to drive a fork lift truck. The truck toppled over onto him and crushed him causing spinal injuries and head injuries. Greg suffered paraplegia and was paralyzed on both legs.

- ✓ Brain injury resulting to incurable imbecility or insanity

Sample scenario

Patrick was seriously brain damaged following an accident while working. He fell 20ft when a scaffolding gantry, designed to hold weights of up to a tonne, collapsed with just him on it. Patrick's brain injury affected his ability to walk, talk and use of his upper limbs.

- All disabilities must be due to accident or by any health-related cause or sickness or ailment suffered during the duration of the migrant worker's employment.

CHAPTER 2: NON-LIFE COVER

Repatriation Cost

- Repatriation cost of the worker when his/her employment is terminated by the employer without any valid cause, or by the employee with just cause, including the transport of his/her personal belongings
- In case of death, the insurance provider shall arrange and pay for the repatriation or return of the worker's remains
- The insurance provider shall also render any assistance necessary in the transport, including but not limited to, locating a local and licensed funeral home, mortuary or direct disposition facility to prepare the body for transport, completing all documentation, obtaining legal clearances, procuring consular services, providing death certificates, purchasing the minimally necessary casket or air transport container, as well as transporting the remains including retrieval from site of death and delivery to the receiving funeral home

Subsistence Allowance Benefit

- USD 100.00 per month for a maximum of six (6) months for a migrant worker who is involved in a case or litigation for the protection of his/her rights in the receiving country

Money Claims

- Equivalent to at least three (3) month salaries or a maximum of USD 1,000.00 per month, whichever is lower for every year of the migrant worker's employment contract. This arises from the employer's liability which may be awarded or given to the worker upon favorable judgment of employer's liability by NLRC in a judgment or settlement

Compassionate Visit

- When a migrant worker is hospitalized and/or confined or to be confined/hospitalized for at least seven (7) consecutive days he/she shall be entitled to a compassionate visit by one (1) family member or requested individual
- Limited to transportation cost to the major airport closest to the place of hospitalization
- The family member shall secure the required visa and travel documents

Medical Evacuation

- When an adequate medical facility is not available proximate to the location of the OFW, evacuation by the mode of transportation necessary shall be undertaken
- The adequacy of the medical facility shall be determined by the insurance company's physician or a consulting physician
- The evacuation shall be under appropriate medical supervision

Medical Repatriation

- When medically necessary (determined by the attending physician), repatriation under medical supervision to the migrant worker's home country shall be undertaken
- If the period to receive medical clearance to travel exceeds fourteen (14) days from the date of discharge from the hospital, an alternative mode of transportation, such as air ambulance, may be arranged
- Medical and non-medical escorts may be provided when necessary

SESSION 3: FILING AND CLAIMING BENEFITS

CHAPTER 1: HOW TO FILE INSURANCE CLAIM FOR DEATH

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider	
Recruitment Agency	2. Assists the beneficiaries in the processing of claims	
OFW Beneficiary/ies	3. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW Beneficiary/ies	4. Submits the required documents a) Death certificate (authenticated) of the OFW b) Police or Accident report a) Any Philippine Government issued ID or document to prove identity and/or relation of the beneficiary to the OFW	
Insurance Company	5. Evaluates the claim and establishes the amount of payment due	
Insurance Company	6. a. Pays the claim to the beneficiary/ies an amount equal to USD 15,000.00 for accidental death b. Pays the claim to the beneficiary/ies an amount equal to USD 10,000.00 for natural death	Within ten (10) days from filing of complete documents

CHAPTER 2: HOW TO FILE INSURANCE CLAIM FOR PERMANENT TOTAL DISABLEMENT

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, OFW, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider	
Recruitment Agency	2. Assists the OFW in the processing of claims	
OFW Beneficiary/ies	3. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW Beneficiary/ies	4. Submits the required documents a) Medical Certificate (authenticated) satisfying the coverage for the Permanent Total Disablement Benefit	
Insurance Company	5. Determines if the medical condition is covered by the policy	Within ten (10) days from filing of complete documents
Insurance Company	6. Ascertains the amount of claim	
Insurance Company	7. Pays the claim to the OFW an amount equal to USD 7,500.00	

CHAPTER 3: HOW TO FILE INSURANCE CLAIM FOR REPATRIATION COST

Requirements:

- Employment is terminated
- Termination by employer is without valid cause
- Termination by employee is with cause

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, OFW, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider or the international service provider	
Recruitment Agency	2. Assists the OFW and/or OFW beneficiaries in the processing of claims	
OFW or OFW Beneficiary/ies	3. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW, or OFW Beneficiary/ies	4. Submits the required documents <ol style="list-style-type: none"> a) Certification from the Philippine Overseas Labor Office (POLO) of the host country that the OFW is in need of repatriation and the reason/s why b) Copy of the airline ticket c) Official Receipt for the ticket d) Passport 	
Insurance Company	5. Evaluates the claim and establishes the amount of payment due	Within ten (10) days from filing of complete documents
Insurance Company	6. Reimburses the cost of the airline ticket to the claimant* *See specific terms and conditions of your Agency-Hired OFW Compulsory Insurance Policy	

CHAPTER 4: HOW TO FILE INSURANCE CLAIM FOR SUBSISTENCE ALLOWANCE BENEFIT

Requirements:

- The OFW is involved in a case
- The case is for the protection of the OFW's rights

RESPONSIBLE PERSON	ACTION	TIMELINE
OFW	1. Goes to the nearest Philippine Overseas Labor Office (POLO) of the host country and ask for certificate that the OFW is involve in a case. The certificate shall also indicate the name of the case, parties involved, and nature of the cause of action of the OFW.	
OFW	2. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW	3. Submits the required documents a) Certification from the Philippine Overseas Labor Office (POLO) of the host country that the OFW is involve in a case. It shall also indicate the name of the case, parties involved, and nature of the cause of action of the OFW.	
Insurance Company	4. Pays the OFW USD 100.00 per month for a maximum of six (6) months.	Within ten (10) days from filing of complete documents

CHAPTER 5: HOW TO CLAIM INSURANCE BENEFIT FOR MONEY CLAIMS



RESPONSIBLE PERSON	ACTION	TIMELINE
NLRC (a) Recruitment agency and the Opposing OFW party (b)	1. a) decision becomes final and executory; or 1. b) opposing parties reaches settlement	
Labor Arbitrer	2. Issues an order to the recruitment agency to pay the adjudged amount or settlement amount to the OFW within thirty (30) days	
Recruitment Agency	3. Files a claim to the insurance provider for the adjudged or settled amount <u>Documents Required</u> a) Certified True Copy of the NLRC decision or compromise agreement	
Insurance Company	4. Pays the recruitment agency the adjudged amount or amount agreed upon, or the amount of liability insured, whichever is lower	Within ten (10) days from filing of complete documents
Recruitment Agency	5. Pays the OFW's claim in full. In case the insurance payment is not enough to cover the OFW's claim, the recruitment agency must pay the OFW the difference in amount.	Within thirty (30) days from decision
Recruitment agency	6. Ensures that the order of the Labor Arbitrer to pay the OFW within thirty (30) days is met. This means that if the insurance company will not be able to make the payment within the period, the recruitment agency shall pay the adjudged amount or settlement amount to comply with the time period.	
Philippine Overseas Employment Administration (POEA)	7. Garnishes the recruitment agency's bond or escrow deposit if the recruitment agency was not able to pay the OFW's claim within the thirty (30) day period.	

CHAPTER 6: HOW TO CLAIM INSURANCE BENEFIT FOR COMPASSIONATE VISIT

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, OFW, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider or the international service provider	
Recruitment Agency	2. Assists the OFW and/or OFW beneficiaries in the processing of claims	
Family member or requested individual	3. Gets the appropriate visa for entry to the host country of the OFW	
OFW or OFW Beneficiary/ies	4. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW, OFW Beneficiary/ies, or Recruitment Agency	5. Submits the required documents a) Medical report from the doctor or hospital from the host country b) Certification from the doctor or hospital from the host country that identifies the medical condition of the OFW and the OFW has been confined or to be confined for at least seven (7) days c) Copy of the airline ticket d) Receipt for the payment of the ticket	
Insurance Company's Physician	6. Evaluates the claim on a medical standpoint	Within ten (10) days from filing of complete documents
Insurance Company	7. Reimburses or pays the cost of airline ticket to the claimant* *See specific terms and conditions of your Agency-Hired OFW Compulsory Insurance Policy	

CHAPTER 7: HOW TO CLAIM INSURANCE BENEFIT FOR MEDICAL EVACUATION

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, OFW, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider or the international service provider	
Recruitment Agency	2. Assists the OFW and/or OFW beneficiaries in the processing of claims	
OFW or OFW Beneficiary/ies	3. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW, OFW Beneficiary/ies, or Recruitment Agency	4. Submits the required documents <ol style="list-style-type: none"> a) Medical Certificate issued by the doctor or hospital of the OFW where he/she is confined stating the following: <ul style="list-style-type: none"> • Medical condition of the OFW • Letter, certification, or report by the doctor or hospital that there is no adequate medical facility available near the OFW • Medical supervision is necessary b) Document showing who paid for the medical evacuation c) Document showing the total cost and breakdown of the cost of the medical evacuation 	
Insurance Company's Physician	5. Evaluates the claim on a medical standpoint	Within ten (10) days from filing of complete documents
Insurance Company	6. Reimburses or pays the cost of airline ticket and medical evacuation to the claimant* *See specific terms and conditions of your Agency-Hired OFW Compulsory Insurance Policy	

CHAPTER 8: HOW TO CLAIM INSURANCE BENEFIT FOR MEDICAL REPATRIATION

RESPONSIBLE PERSON	ACTION	TIMELINE
Recruitment Agency, OFW, or OFW Beneficiary/ies	1. Notifies the Agency-Hired OFW Compulsory Insurance provider or the international service provider	
Recruitment Agency	2. Assists the OFW and/or OFW beneficiaries in the processing of claims	
OFW or OFW Beneficiary/ies	3. Fills-out the claim form of the Agency-Hired OFW Compulsory Insurance Provider	
OFW, OFW Beneficiary/ies, or Recruitment Agency	4. Submits the required documents <ol style="list-style-type: none"> a) Medical Certificate issued by the doctor or hospital of the OFW where he/she is confined stating the following: <ul style="list-style-type: none"> • Medical condition of the OFW • Repatriation of the OFW back to the Philippines is necessary • Medical and/or non-medical escort/s is/are medically necessary or not b) Document showing who paid for the medical repatriation c) Document showing the total cost and breakdown of the cost of the medical repatriation 	
Insurance Company's Physician	5. Evaluates the claim on a medical standpoint	Within ten (10) days from filing of complete documents
Insurance Company	6. Pays the cost of airline ticket and medical repatriation to the claimant* *See specific terms and conditions of the Agency-Hired OFW Compulsory Insurance Policy	

SESSION 4: CONCERNED AGENCIES

CHAPTER 1: JURISDICTION OF AGENCIES

Insurance Commission (IC)

Cases or disputes in the enforcement of insurance policies

National Labor Relations Commission (NLRC)

Money claims cases

Philippine Overseas Employment Administration (POEA)

Administrative cases vs. recruitment agencies on “no cost to OFW” clause. No cost to OFW means that the OFW shall not pay the insurance premiums for the compulsory insurance coverage.

CHAPTER 2: QUESTIONS OR DISPUTES IN THE ENFORCEMENT OF INSURANCE POLICY

Insurance Commission (IC)

Any question or dispute in the enforcement of any insurance policy shall be brought before the IC for mediation or adjudication

National Labor Relations Commissions (NLRC)

The NLRC shall have the exclusive jurisdiction to enforce against the recruitment/manning agency its decision, resolution or order that has become final and executory or a settlement/compromise agreement reached between the parties

IV. ANNEXES

ANNEX A: DEMOGRAPHIC SURVEY

1. What is your sex?
 - a. Male
 - b. Female
2. What is your gender?
 - a. Man
 - b. Woman
 - c. Others
 - d. Prefer not to disclose
3. Which age group do you belong?
 - a. 20-29
 - b. 30-39
 - c. 40-49
 - d. 50-59
 - e. 60-65
4. What is your highest educational level?
 - a. Elementary Graduate
 - b. High School Graduate, Technical Vocational Course
 - c. College Graduate
 - d. Master's Degree
 - e. Doctorate Degree
5. What is your civil status?
 - a. Single with no dependent
 - b. Single with dependent/s
 - c. Married with no dependent/s
 - d. Married with dependent/s
 - e. Widow/Widower
6. What is your salary grade level?
 - a. SG 1-11
 - b. SG 12-18
 - c. SG 19-22
 - d. SG 23-24
 - e. SG 25 and above
7. How many years have you been in the government?
 - a. 1-5 years
 - b. 6-10 years
 - c. 11-15 years
 - d. 16-20 years
 - e. 21-25 years
 - f. 26-30 years
 - g. 31 and above

ANNEX 1: SELF-ASSESSMENT: PRE-TEST QUESTIONNAIRE

1. Where do you get the appropriate certificate needed for claiming subsistence allowance?
 - a. Philippine Overseas Employment Administration (POEA)
 - b. Insurance Commission (IC)
 - c. National Labor Relations Commission (NLRC)
 - d. Philippine Overseas Labor Office (POLO)
2. Where do you file a complaint against a recruitment agency?
 - a. Philippine Overseas Employment Administration (POEA)
 - b. Insurance Commission (IC)
 - c. National Labor Relations Commission (NLRC)
 - d. Philippine Overseas Labor Office (POLO)
3. What agency decides on labor related cases for claiming insurance benefit for Money Claims?
 - a. Philippine Overseas Employment Administration (POEA)
 - b. Insurance Commission (IC)
 - c. National Labor Relations Commission (NLRC)
 - d. Philippine Overseas Labor Office (POLO)
4. Where do you file a complaint against an employer?
 - a. Philippine Overseas Employment Administration (POEA)
 - b. Insurance Commission (IC)
 - c. National Labor Relations Commission (NLRC)
 - d. Philippine Overseas Labor Office (POLO)
5. Who are covered by the Compulsory Insurance?
 - a. Overseas Filipino Workers (OFWs)
 - b. Agency-hired OFWs
 - c. Direct-hired OFWs
 - d. Migrant workers
6. The following are the coverage under the Compulsory Insurance except for:
 - a. Permanent total disability
 - b. Permanent partial disability
 - c. Accidental death
 - d. Natural death
7. The Total Permanent Disablement Benefit can be claimed if any of the following will happen, except for:
 - a. Permanent damage to both eyes
 - b. Permanent damage to both hands
 - c. Amputation of arm
 - d. Paralysis from the waist down
8. What are the supporting documents needed in claiming insurance benefit for accidental death?
 - a. Medical Report

- b. Death Certificate
 - c. Medical Certificate and Death Certificate
 - d. Death Certificate and Police/Accident Report
9. How fast can you receive the insurance benefit upon filing complete documentary requirements?
- a. 7 days
 - b. 10 days
 - c. 15 days
 - d. 30 days
10. Which of the following minimum amount of benefits payable to the claimants is correct:
- a. Natural death – USD 10,000.00
Accidental death – USD 15,000.00
Permanent disablement – USD 10,500.00
 - b. Natural death – USD 15,000.00
Accidental death – USD 10,000.00
Permanent disablement – USD 7,500.00
 - c. Natural death – USD 10,000.00
Accidental death – USD 15,000.00
Permanent disablement – USD 7,500.00
 - d. Natural death – USD 10,000.00
Accidental death – USD 15,000.00
Permanent disablement – USD 5,000.00
11. What does the Repatriation Cost benefit cover?
- a. Medical expense
 - b. Living expense
 - c. Transportation cost of the OFW
 - d. Transportation cost of a relative
12. What is one of the requirements in claiming repatriation benefit?
- a. OFW is employed
 - b. Employment is terminated
 - c. Termination by employer is with valid cause
 - d. Termination by employee is without cause
13. What is one of the requirements in claiming subsistence allowance?
- a. The case is for the protection of the employer
 - b. OFW is involved in any case certified by the POLO
 - c. OFW is not involved in any case
 - d. Employment of OFW is terminated with valid cause
14. The subsistence allowance benefit amounts to how much per month, for a maximum of six (6) months?
- a. USD 100.00
 - b. USD 500.00
 - c. PhP 1,000.00
 - d. PhP 5,000.00

15. Compassionate visit is entitled to OFW hospitalized and/or confined for at least how many days?
- a. 7 days
 - b. 10 days
 - c. 15 days
 - d. 30 days

ANNEX 2: SELF-ASSESSMENT: POST-TEST QUESTIONNAIRE – SET A

1. Where do you file a complaint against a recruitment agency?
 - a. Insurance Commission (IC)
 - b. Philippine Overseas Employment Administration (POEA)
 - c. Philippine Overseas Labor Office (POLO)
 - d. National Labor Relations Commission (NLRC)

2. Who are covered by the Compulsory Insurance?
 - a. Overseas Filipino Workers (OFWs)
 - b. Direct-hired OFWs
 - c. Agency-hired OFWs
 - d. Migrant workers

3. The following are the coverage under the Compulsory Insurance except for:
 - a. Accidental death
 - b. Natural death
 - c. Permanent partial disability
 - d. Permanent total disability

4. What does the Repatriation Cost benefit cover?
 - a. Transportation cost of the OFW
 - b. Transportation cost of a relative
 - c. Medical expense
 - d. Living expense

5. What are the supporting documents needed in claiming insurance benefit for accidental death?
 - a. Medical Certificate and Death Certificate
 - b. Death Certificate
 - c. Death Certificate and Police/Accident Report
 - d. Medical Report

6. Which of the following minimum amount of benefits payable to the claimants is correct:

- a. Natural death – USD 10,000.00
Accidental death – USD 15,000.00
Permanent disablement – USD10,500.00
 - b. Natural death – USD 15,000.00
Accidental death – USD 10,000.00
Permanent disablement – USD7,500.00
 - c. Natural death – USD 10,000.00
Accidental death – USD 15,000.00
Permanent disablement – USD5,000.00
 - d. Natural death – USD 10,000.00
Accidental death – USD 15,000.00
Permanent disablement – USD7,500.00
7. Compassionate visit is entitled to OFW hospitalized and confined for at least how many days?
- a. 7 days
 - b. 10 days
 - c. 15 days
 - d. 30 days
8. What is one of the requirements in claiming repatriation benefit?
- a. OFW is employed
 - b. Termination by employer is with valid cause
 - c. Termination by employee is with valid cause
 - d. Employment is terminated
9. What is one of the requirements in claiming subsistence allowance?
- a. OFW is involved in any case as certified by the POLO
 - b. OFW is not involved in any case
 - c. Employment of OFW is terminated with valid cause
 - d. The case is for the protection of the employer
10. How fast can you receive the insurance benefit upon filing complete documentary requirements?
- a. 7 days
 - b. 10 days
 - c. 15 days

d. 30 days

11. The Total Permanent Disablement Benefit can be claimed if any of the following will happen, except for:

- a. Permanent damage to both eyes
- b. Amputation of arm
- c. Paralysis from the waist down
- d. Permanent damage to both hands

12. Where do you file a complaint against an employer?

- a. Insurance Commission (IC)
- b. Philippine Overseas Employment Administration (POEA)
- c. Philippine Overseas Labor Office (POLO)
- d. National Labor Relations Commission (NLRC)

13. Where do you get the appropriate certificate needed for claiming subsistence allowance?

- a. Insurance Commission (IC)
- b. Philippine Overseas Employment Administration (POEA)
- c. Philippine Overseas Labor Office (POLO)
- d. National Labor Relations Commission (NLRC)

14. What agency decides on labor related cases for claiming insurance benefit for Money Claims?

- a. Insurance Commission (IC)
- b. Philippine Overseas Employment Administration (POEA)
- c. Philippine Overseas Labor Office (POLO)
- d. National Labor Relations Commission (NLRC)

15. The subsistence allowance benefit amounts to how much per month, for a maximum of six (6) months?

- a. USD 100.00
- b. USD 500.00
- c. PhP 1,000.00
- d. PhP 5,000.00

ANNEX 3: SELF-ASSESSMENT: POST-TEST QUESTIONNAIRE – SET B

1. What does the Repatriation Cost benefit cover?
 - a. Transportation cost of the OFW
 - b. Transportation cost of a relative
 - c. Medical expense
 - d. Living expense

2. The Total Permanent Disablement Benefit can be claimed if any of the following will happen, except for:
 - a. Permanent damage to both eyes
 - b. Amputation of arm
 - c. Paralysis from the waist down
 - d. Permanent damage to both hands

3. The subsistence allowance benefit amounts to how much per month, for a maximum of six (6) months?
 - a. USD 100.00
 - b. USD 500.00
 - c. PhP 1,000.00
 - d. PhP 5,000.00

4. Which of the following minimum amount of benefits payable to the claimants is correct:
 - a. Natural death – USD 10,000.00
Accidental death – USD 15,000.00
Permanent disablement – USD10,500.00

 - b. Natural death – USD 15,000.00
Accidental death – USD 10,000.00
Permanent disablement – USD7,500.00

 - c. Natural death – USD 10,000.00

Accidental death – USD 15,000.00
Permanent disablement – USD5,000.00

- d. Natural death – USD 10,000.00
Accidental death – USD 15,000.00
Permanent disablement – USD7,500.00

5. Where do you file a complaint against a recruitment agency?
 - a. Insurance Commission (IC)
 - b. Philippine Overseas Employment Administration (POEA)
 - c. Philippine Overseas Labor Office (POLO)
 - d. National Labor Relations Commission (NLRC)

6. What are the supporting documents needed in claiming insurance benefit for accidental death?
 - a. Medical Certificate and Death Certificate
 - b. Death Certificate
 - c. Death Certificate and Police/Accident Report
 - d. Medical Report

7. Who are covered by the Compulsory Insurance?
 - a. Overseas Filipino Workers (OFWs)
 - b. Direct-hired OFWs
 - c. Agency-hired OFWs
 - d. Migrant workers

8. Compassionate visit is entitled to OFW hospitalized and confined for at least how many days?
 - a. 7 days
 - b. 10 days
 - c. 15 days
 - d. 30 days

9. The following are the coverage under the Compulsory Insurance except for:
- Accidental death
 - Natural death
 - Permanent partial disability
 - Permanent total disability
10. What is one of the requirements in claiming repatriation benefit?
- OFW is employed
 - Termination by employer is with valid cause
 - Termination by employee is with valid cause
 - Employment is terminated
11. How fast can you receive the insurance benefit upon filing complete documentary requirements?
- 7 days
 - 10 days
 - 15 days
 - 30 days
12. What is one of the requirements in claiming subsistence allowance?
- OFW is involved in any case, as certified by the POLO
 - OFW is not involved in any case
 - Employment of OFW is terminated with valid cause
 - The case is for the protection of the employer
13. Where do you file a complaint against an employer?
- Insurance Commission (IC)
 - Philippine Overseas Employment Administration (POEA)
 - Philippine Overseas Labor Office (POLO)
 - National Labor Relations Commission (NLRC)
14. Where do you get the appropriate certificate needed for claiming subsistence allowance?
- Insurance Commission (IC)

- b. Philippine Overseas Employment Administration (POEA)
- c. Philippine Overseas Labor Office (POLO)
- d. National Labor Relations Commission (NLRC)

15. What agency decides on labor related cases for claiming insurance benefit for Money Claims?

- a. Insurance Commission (IC)
- b. Philippine Overseas Employment Administration (POEA)
- c. Philippine Overseas Labor Office (POLO)
- d. National Labor Relations Commission (NLRC)

ANNEX 4: SELF-ASSESSMENT: ANSWERS TO PRE-TEST

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.

ANNEX 5: SELF-ASSESSMENT: ANSWERS TO POST-TEST – SET A

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.

ANNEX 6: SELF-ASSESSMENT: ANSWERS TO POST-TEST – SET B

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.

ANNEX 7: POST TRAINING EVALUATION

Name: _____ Date: _____

Position and Agency: _____

Title of Training: _____

LEGEND:		
4 - Exceeds expectation	3 - All expectations met	2 - Most expectations met
1 - Some expectations met	N/A – Not Applicable	

I. EVALUATION OF THE RESOURCE SPEAKER

	RATE
Mastery of the Subject Matter	
1. Knowledgeable about the subject matter	
2. Injects current developments relevant to the course	
Instructional Methodology	
1. Able to explain theories and concepts clearly	
2. Utilizes instructional materials effectively	
3. Logical sequencing of topics	
Communication Skills	
1. Projects a clear and audible voice	
2. Expresses ideas clearly, fluently, and spontaneously	
Management of the Training Environment	
1. Able to inspire and maintain interest of the participants	
2. Able to maintain discipline and control of the participants	
Personal Qualities	
1. Willingness to help the participant	
2. Open to criticism and accepts alternative solutions	
3. Dresses neatly and appropriately	
4. Courteous in answering questions	

II. OVER-ALL EVALUATION OF THE ORIENTATION/TRAINING/WORKSHOP/SEMINAR

	RATE
Training Objectives	
1. Objectives were clearly presented	
2. Objectives were successfully met	
3. Adequacy of the topics discussed	
Logistics	
1. Training Room	
2. Handouts/Seminar Materials	
3. Food (AM Snack, Lunch and PM Snack)	
4. Time Management	
5. Human Resource Secretariat/Personnel	
OVERALL RATING	

Other Comments/Suggestion

Thank You! 😊