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DEC 21 2009



PPA MEMORANDUM ORDER
No. 71 - 2009

SUBJECT : GUIDELINES GOVERNING THE GRANT OF HOSPITALIZATION AND
MEDICAL LOAN ASSISTANCE

Pursuant to CSC Resolution No. 050060 dated 18 January 2005 and PPA BoardCom Resolution No. 2009-1207 dated 28 August 2009 which was subsequently confirmed by PPA Board Resolution No. 2197 on the same date, the following guidelines implementing the grant of Hospitalization and Medical Loan Assistance (HMLA) is hereby prescribed.

COVERAGE

PPA officials and employees, occupying permanent, temporary, co-terminus, and casual/contractual positions with duly approved appointments by the Civil Service Commission who have suffered illness, sickness, injuries due to accident, shall be entitled to avail of interest-free loan in the form of Hospitalization and Medical Loan Assistance subject to terms and conditions prescribed herein.

GUIDELINES, RULES AND REGULATIONS

1. The Hospitalization and Medical Loan Assistance (HMLA) shall cover hospitalization and medical expenses requiring major surgical procedures, regular treatment for ailments and for major illness and injuries that necessitate huge amount of money.
2. The HMLA shall be in the form of an interest-free loan in the minimum amount of Php 25,000.00 up to a maximum amount of Php 250,000.00, subject to sufficiency of cash flow as determined by the Treasury Department, and after consideration and evaluation of the official/employee's capacity to pay.
3. The availing officials/employees shall accomplish and submit the following:
 - 3.1 HMLA Application Form, marked Annex "A"; and
 - 3.2 Duly notarized Deed of Undertaking in three (3) copies, marked Annex "B"
Official receipts or statement of accounts, medical abstracts/records, issued by the hospital, and prescriptions issued by the doctors and official receipts (for medicines) shall be attached to the above documents.
4. The availing officials/employees shall have exhausted their PPA medical assistance benefit (Php 2,500.00 per year), Health Maintenance Services (HMS) benefit, and Philhealth benefit;
5. The Php 3,000.00 net take home pay requirement shall strictly be complied with, as certified by duly authorized signatories, after deducting the amount of monthly amortization of the hospitalization and medical loan applied for, including all other mandatory and statutory monthly salary deductions (GSIS, withholding tax, Philhealth, Pag-Ibig, leave without pay, etc.).

VISION

By 2010, PPA shall have met the international standards in port facilities and services in at least ten (10) ports in support of national development.

MISSION

We commit to provide reliable and responsive services in our ports, sustain development of our port communities and the environment, and be a model corporate agency of the government.

6. The loan shall be paid in thirty-six (36) equal monthly installments or for a period of three (3) years.
7. The retiring PPA officials and employees, whether compulsory or optional, can avail of the HMLA. The remaining loan amortization shall be deducted from the proceeds of his/her retirement gratuity or from other benefits due him/her.

PROCEDURES

1. Based on the officials/employees' complete and duly authenticated documentary requirements such as **medical records** issued by the Hospital, **official receipts**, or **statement of accounts** and after compliance with the other provisions of this Order, the General Manager, upon recommendation of the AGM-Finance and Administration, shall issue PPA Special Order authorizing the grant of HMLA to qualified officials and employees.
2. The processing of HMLA application is as follows:
 - 2.1 For Head Office personnel, application shall be processed by the Personnel Division, HRMD and recommended by the Manager, HRMD for approval by the AGM-FA;
 - 2.2 For PDO/PMO personnel, application shall be processed by their respective Administrative Services Section and recommended by the RMD Manager, for approval by the PDO/PMO Manager concerned;
 - 2.3 Employee-applicant shall submit the duly accomplished Hospitalization and Medical Loan Assistance Application Form and the Deed of Undertaking which are attached as Annex "A" and Annex "B", respectively.
3. The Controllershship Department shall issue the Authority to Pay to cover the payment of the Hospitalization and Medical Loan Assistance for PMO/PDO employees.

PAYMENT SCHEME

1. Payment of the loan shall be made through payroll deduction in thirty-six (36) continuous equal monthly amortizations for maximum availment, and twenty-four (24) months for minimum availment. Payment shall commence on the month following the approval of loan.
2. Defaulted payment shall be charged 1% interest per month, simple interest.

This Memorandum Order shall take effect immediately and shall remain in force until otherwise amended or revoked.


ATTY. OSCAR M. SEVILLA
General Manager

Encls.: As stated



HOSPITALIZATION & MEDICAL LOAN APPLICATION

APPLICATION NO.			DATE FILED:		
1. NAME (Last) (First) (Middle)			2. Sex:		
			3. Civil Status:		
4. Address:					
5. PDO/PMO		6. Position		7. Salary (Monthly)	
DETAILS OF APPLICATION					
8. Amount of Loan ₱		9. Net Take Home Pay (Supported by Pay Data Sheet) ₱		Verified & Certified by:	
				Finance Officer	
10. Signature of Applicant					
DETAILS OF ACTION ON APPLICATION					
11. Recommendation <input type="checkbox"/> Approval <input type="checkbox"/> Disapproval due to			12. Approval/Disapproval <input type="checkbox"/> Approved For ₱ _____ <input type="checkbox"/> Disapproval due to		
Recommending Official _____ Signature (OVER PRINTED NAME & POSITION)			Approving Official _____ Signature (OVER PRINTED NAME & POSITION)		
<p style="text-align: center;">PROMISSORY NOTE</p> <p>For value received, I promise to pay PPA thru payroll deduction from my salary the sum of ₱ _____ payable in 36 /24 equal installment beginning _____ up to _____.</p> <p>In case of default in the monthly loan amortization, a penalty of 1% per month on amount in default shall be imposed.</p> <p>It is also further agreed that in case of retirement, separation from service and resignation, the Authority has the right to deduct in full the balance of my outstanding loan from any monies due either from PPA or GSIS.</p>					
Signature (OVER PRINTED NAME)					

DEED OF UNDERTAKING

REPUBLIC OF THE PHILIPPINES)
CITY OF MANILA) S.S.

I, _____, of legal age, single/married, and residing at _____, hereby depose and say:

1. That I am a _____ (status of appointment) employee of the Philippine Ports Authority (PPA) occupying the position of _____ since _____;
2. That, after series of consultations and laboratory findings, I was diagnosed with _____ (Name of Ailment), and same will require hospitalization and medical expenses;
3. That per attached medical records and receipts, I am requesting PPA management to grant me the Hospitalization and Medical Loan Assistance (HMLA) in the amount of Php _____ to defray said hospitalization and medical expenses, chargeable against appropriate accounts, subject to accounting and auditing rules and regulations;
4. That I have fully exhausted PPA medical assistance benefits, Health Maintenance Services (HMS) benefit, and Philhealth benefit;
5. That the amount of Php3,000 net take home pay requirement is complied with;
6. That the amount of Php _____ shall be deducted from my salary in 24/36 monthly installments and/or from benefits due me from either PPA or GSIS; -
7. That payment shall commence on _____ (month and year) and shall have been completed on _____ (month and year) at _____ per month.

IN WITNESS THEREOF, I affix my signature this ____ of _____ at the City of Manila.

Affiant

Witnesses:

ACKNOWLEDGMENT

REPUBLIC OF THE PHILIPPINES)
CITY OF MANILA) S.S.

BEFORE ME, a Notary Public, for and in the City of Manila, Philippines, this _____ day of _____ personally appeared before me:

Name

Community Tax Cert.

Date/Place Issued

Known to me to be the same person who executed the foregoing Deed of Undertaking and acknowledged to me that the same is her/his free act and voluntary deed.

WITNESS MY HAND AND SEAL.

Doc No. _____
Page No. _____
Book No. _____
Series of _____