



PAMBANSANG PUNONGHIMPILAN TANOD BAYBAYIN NG PILIPINAS
(National Headquarters Philippine Coast Guard)
139 25th St., Port Area
1018 Manila

HPCG

15 September 2022

STANDING OPERATING PROCEDURE

NUMBER 07-13

Addendum 01-22

**ADDENDUM ON PARA 5, 6 AND 8 HPCG STANDING OPERATING
PROCEDURE 07-13 DATED 17 DECEMBER 2013 ALSO KNOWN AS
PCG MUTUAL ASSISTANCE SYSTEM (MAS)**

5. BENEFITS

a. Death

a.1. Starting January 2022, the PCG MAS shall provide a death benefit in the amount of **ONE HUNDRED THOUSAND PESOS (Php 100,000.00)** to the beneficiary of the deceased member and the amount of **TWENTY THOUSAND PESOS (Php 20,000.00)** in case of death of any direct dependent of a member. Direct dependent for this purpose shall include the legal spouse and children eighteen (18) years of age and below of married members and the parents of unmarried members. Provided, however, that the Commandant, PCG, upon the recommendation of the Board of Directors, may increase or decrease said amount based on the financial stability of the PCGMAS.

a.2. In case of death of a member, the beneficiary(ies) shall also be entitled for memorial services provided by St. Peter Memorial Life Plan Inc. or PCG accredited memorial services.

b. Loan

b.1. All members in the active service may apply for a multi-purpose loan with the maximum amount of **THREE HUNDRED FIFTY THOUSAND PESOS (Php 350,000.00)** with six percent (6%) diminishing rate payable for maximum of five years or 60 months.

b.2. For this purpose, eighty percent (80%) of the MAS fund shall be allotted for loans.

b.3. A PCG MAS member shall not be allowed to apply for loan six (6) months prior to retirement.

b.4. A PCG MAS member can only re-loan once. The member can apply for a new loan only after a lapse of six (6) months from the date of his last re-loan.

b.5. In the application for loan, collateral allowances such as but not limited to hazardous duty pay, flying pay, sea duty pay, instructor's duty pay and magna carta benefit shall be excluded in the computation of the Net Take Home Pay (NTHP) of the member/debtor based on the current/prevaling General Appropriations Act (GAA).

c. Hospitalization Financial Assistance

Members shall be entitled for standard Hospitalization Financial Assistance of Twenty Thousand Pesos (Php 20,000.00) for the members and Fifteen Thousand Pesos (Php 15,000) for the direct dependents.

d. Incentives

At the end of every year, the Board shall deliberate the feasibility of providing incentives for all members of the MAS depending on the financial status of the PCG MAS funds.

6. PROCEDURE

a. Death Claims

a.1. The surviving beneficiary is the person entitled to receive the benefits in case of death of a member. For the purpose of this SOP, the beneficiary of a married member shall be the surviving spouse and children (age 21 and below). In the absence of a surviving spouse or parents as the case may be, the beneficiary shall be the next kin or relative as provided in the order of succession in the New Civil Code.

a.2. In case of death of a direct dependent, the beneficiary is the member. In case of death of a direct dependent with two (2) or more surviving beneficiaries who are members of the PCG MAS, all are entitled to receive the benefits provided in 5 a.1. hereof.

a.3. Claims for benefits shall be filed at the Office of the Command Master Chief Petty Officer in coordination with the MAS Fund Custodian for processing/verification of the legality of the claim.

a.4. A disbursement voucher shall be prepared and signed by the Command Master Chief Petty Officer.

a.5. Supporting documents:

a.5.1. Certified true copy of the Death Certificate from the Local Civil Registrar.

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a.5.2. Marriage contract in case of death of a member and a Birth Certificate in case of death of dependents, or both as deemed necessary.

a.5.3. Certificate of Affinity to rightful claimants that are related to the member.

b. Hospitalization Financial Assistance

b.1. The request for Hospitalization Financial Assistance by the Members shall be addressed to the Chairman through the Secretary attaching therewith following requirements:

b.1.1. Letter Request

b.1.2. Medical Certificate/ Medical Abstract

b.1.3. Statement of Account or Official Receipt

b.1.4. Birth Certificate/ Marriage Contract (If hospitalization pertains to parents/spouse /Child)

b.1.5. Parents' Marriage Contract (If hospitalization pertains to sibling);

b.2. The Secretary, upon receipt of the request and supporting documents, shall review the supporting documents, and if the submitted requirements meet the criteria, the application in its entirety may be placed in Executive Board agenda;

b.3. Once documentary requirements are complied, the Secretary and the Loan Manager shall prepare a voucher indicating the name of the requestor, name of the member, description and the standard financial assistance amounting to Twenty Thousand Pesos (Php 20,000.00) for the members and Fifteen Thousand Pesos (Php 15,000) for the dependents;

b.4. Duly accomplished voucher shall be duly signed by the Loan Manager and to be endorsed to the Chairman for his approval;

b.5. The request for financial assistance, once approved by the Chairman, shall be released to the member or his /her representative. Acknowledgement receipt shall form part of the voucher for proper documentation.

b.6. The claimant shall sign the acknowledgement receipt including the date of receipt. Only the member who is entitled to the financial assistance shall claim the money. If claim is requested and claimed by other member or by his/her representative, an authorization letter shall be required.

b.7. If the claim is received by a representative, indicate the full name of the representative including the date of receipt.

8. OPERATING EXPENSES

a. The Board is authorized with a monthly expenditure of SEVENTY-FIVE THOUSAND PESOS (Php 75,000.00) to defray the operating expenses of the MAS.

b. The Chairperson, members of the Board and Secretariat who physically attends the monthly regular Board meeting shall be entitled to receive reasonable amount of Honoraria as may be approved by the Commandant, Philippine Coast Guard.

REPEALING CLAUSE. All provisions of existing policies and regulations not consistent with the provisions of this policy are hereby rescinded or modified accordingly upon approval and effectivity of this Circular.

EFFECTIVITY. This policy shall take effect upon approval.

BY COMMAND OF COAST GUARD ADMIRAL ABU:

OFFICIAL:

TITO ALVIN G ANDAL
CG COMMO
Chief of Coast Guard
Staff


JAYSIEBELL B FERRER
CG CDR
Coast Guard Adjutant 