



Republic of the Philippines
Department of Education
CORDILLERA ADMINISTRATIVE REGION



May 5, 2025

REGIONAL MEMORANDUM

No. 312.2025

**PAYMENT OF GSIS LIFE INSURANCE BENEFITS PREMIUM BY EMPLOYEES ON
LEAVE WITHOUT PAY AND BY TEACHERS NOT ENTITLED TO THE FULL
DURATION OF PROPORTIONAL VACATION PAY**

To : Asst. Regional Director
All Schools Division Superintendents
Principals/Heads of Implementing Units (secondary schools)
Head, Regional Payroll Services Unit (RPSU)
Administrative Officers
Accountants/Bookkeepers
All Agency Authorized Officers (AAOs)
All ERF Handlers
All others concerned

1. During the reconciliation workshop on GSIS premium deficiencies attended by Regional Office and Division Office GSIS Agency Authorized Officers (AAOs), Electronic Remittance File (ERF) handlers, and representatives of the GSIS branches of Baguio, Bayombong, La Union and Tuguegarao, DepEd participants were made aware by GSIS that personnel who are inactive in the payroll due to leave of absences without pay, and teachers who are not paid the full duration of their Long Vacation because they are not eligible, will still have to pay for their life insurance premiums covering the days/months they have not been paid due to leave without pay/non entitlement to full PVP.

2. GSIS members are deducted mandatory contributions from their payroll monthly, equivalent to nine percent (9%) of monthly basic salary. Seven percent (7%) is for Retirement and other Social Security Benefits while two percent (2%) is for Life Insurance Benefits. The government pays Twelve percent (12%) as Employer's Share, ten percent (10%) of which is for Retirement and Other Social Security Benefits while 2% is for Life Insurance Benefits of the member. In a month, therefore, the Total Life Insurance Benefits, both Personal and Government share, is 4%.

3. Employees who are not paid for the whole month or part thereof due to Leave of Absences without Pay (LWOP) will have to pay for the Total Life Insurance Benefits equivalent to 4% (2% Personal/Employee Share and 2% Government/Employer Share) for the days/months no GSIS mandatory contributions were remitted due to their LWOP. Teachers who are not eligible to receive the Total/Full Proportional Vacation Pay (PVP) shall also pay the Total Life Insurance Benefits equivalent to 4% for the days/months during the long vacation when no premiums were remitted.



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4. Sample computations are as follows:

- a) An employee is not paid for the whole month of March 2025, basic monthly salary is Php30,024.00

Computation of Total Life Insurance Benefits = (Monthly salary) multiplied by 4% representing

PS 2%

GS 2%

Total 4%- to be remitted under PS in the Electronic Remittance File (ERF)

Total Life Insurance Benefits to be paid by the Employee for March, 2025:

= Monthly basic salary x 4%

= Php30,024.00 * 4%

= Php 1,200.96 Total Life Insurance Benefits

Employee shall also pay for the EC for March = Php100

- b) An employee/teacher is not paid for May 19-31 (13 days)

Computation of Total Life Insurance Benefits to be paid for May 19-31:

= (Monthly basic salary x 4%) x $\frac{\text{duration without pay}}{\text{No. of days of the month}}$

= (Php 30,024.00 x 4%) x $\frac{13 \text{ days}}{31 \text{ days}}$

= Php 503.63

5. Affected employees who wish to pay their life insurance benefits are advised to approach their Division ERF handler. Clarifications can also be made at the GSIS branch serving their Division.

6. For information, dissemination and appropriate action.


ESTELA P. LEON-CARIÑO EdD, CESO III

 Director IV/Regional Director 

ASD/OCAO/connie

