

DEATH BENEFIT

Each member in Good Standing shall be entitled to a death benefit of **Php 50,000.00**.

ELIGIBILITY:

- a. Life Members
- b. Emeritus Members
- c. Regular Members
- d. New Members shall receive the benefit as follows;
 1. Within the 1st year of enrollment - return of premium
 2. Within the 2nd year of enrollment - 25%
 3. Within the 3rd year of enrollment - 50%
 4. Within the 4th year of enrollment - 75%
 5. 5th year and beyond - 100%

BENEFICIARIES:

The benefits shall be paid to the **legal heirs** of the deceased unless the deceased member has designated a specific beneficiary.

REQUIREMENTS TO AVAIL OF THE BENEFITS:

- a. Certification from the component society that the applicant is a member in good standing.
- b. Photocopy of the death certificate.
- c. Claims should be made within two (2) years from the time of date, otherwise, benefits shall be deemed waived or forfeited.
- d. For married members, marriage contract must be presented.

DISABILITY BENEFIT

Each member in Good Standing is entitled to **Php 25,000.00**.

ELIGIBILITY:

- a. Life Members
- b. Emeritus Members
- c. Regular Members
- d. New Members shall receive the benefit as follows;
 1. Within the 1st year of enrollment - return of premium
 2. Within the 2nd year of enrollment - 25%
 3. Within the 3rd year of enrollment - 50%
 4. Within the 4th year of enrollment - 75%
 5. 5th year and beyond - 100%

BENEFICIARIES:

Paid directly to the member or his/her designate.

GUIDELINES:

- a. Permanent total and permanent partial disability shall received the benefit as soon as all the requirements are submitted. Claims should be filed within six (6) months from the start of disability.
- b. Exceptions:
 1. Self-inflicted injuries
 2. Complications arising from cosmetic and aesthetic surgery
 3. Obstetrical and sterilization procedures and its complications.
 4. In case of widespread calamities, declared or undeclared war and armed aggression, where a great number of members affected, and viability of the program is endangered, in which event the benefit under this program maybe correspondingly reduced or cancelled as determined by the Commission and approved by the Board of Governors
 5. Can be availed **TWICE in a life time at least five(5) years apart**. Members who have already claimed disability benefit before October 14, 2012 are no longer entitled to claim for another disability benefit after 5 years. **This is not applied retroactively.**
 6. No benefits shall be given to any disability claim if the injury or illness commences prior to membership or reinstatement

REQUIREMENTS:

Claims should be filed within six (6) months from the start of disability (effective January 01, 2015)

- a. Letter of application.
- b. Medical certificate of attending physician.
- c. Copies of acceptable laboratory results collaborating the diagnosis.
- d. Certificate of good standing from the component society.

TO BE A MEMBER IN GOOD STANDING:

1. Pay all national and local dues as well as assessments that may be imposed by the duly authorized bodies of the PMA.
2. Comply with the requirement of the Commission on Continuing Medical Education (PMA-CME Code)
3. Comply with such other obligations as may be imposed by duly constituted authorities.

PHILIPPINE MEDICAL ASSOCIATION



MEMBERSHIP and BENEFITS BROCHURE

PMA SECRETARIAT
Philippine Medical Association
2/F, Administration Building
North Avenue, Quezon City

Mobile: 0927-5806903 / 0947-2994782

Landline: (02) 929-7361 / 926-2447

Fax: (02) 929-6951

Email: philmedas@gmail.com

Website: www.philippinemedicalassociation.org

• MEMBERSHIP •

Members shall be physicians duly licensed to practice medicine in the Philippines and whose names have been entered into the roster of members of the PMA.

Membership shall be through a recognized **Component Medical Society** of the PMA, and the rights, privileges and obligations shall be governed by its By-laws.

• CATEGORIES •

1. REGULAR MEMBERS

Pays the usual yearly membership and other dues of the PMA plus the local component society dues.

2. LIFE MEMBERS

Regular members who has had at least **10 years of continuous membership** in the PMA and pay life membership fee of (P20,000.00) will:

- a. Entitled to all rights & privileges without further payment of any national membership dues and annual convention registration fees, provided they comply with conditions of membership.
- b. Continue to pay any special assessments that maybe imposed by the component societies, the general assembly, and/or the Board.
- c. Continue to pay annual component society dues if not Life Members of the component medical society.

3. EMERITUS MEMBERS

- a. Regular members of good standing for at least **15 consecutive years** that have reached the **age of 65**.
- b. Judged to have been worthy and meritorious members of the PMA
- c. Recommended by the component society to which they belong and so confirmed by resolution of the board.
- d. Shall not pay the usual membership and other fees of the PMA.
- e. Shall continue to enjoy all the rights and privileges of regular members.

For purposes of eligibility to Life or Emeritus Membership "**continuous membership**" shall mean **uninterrupted and continuous payment of dues** to the Component Society and to the PMA and shall not include the years when a member incurs arrears.

For one who avails himself of Amnesty or for one who has been reinstated, continuous membership shall start on the date a member is reinstated.

4. NON RESIDENT MEMBERS

Filipino physicians licensed to practice medicine in the Philippines and residing in foreign countries.

- a. Eligible for membership through a component society upon application and payment of dues and assessments as provided for in the By-laws.
- b. Exempt from the requirements of the Commission on CME for the duration of their residence abroad.

LIMITATIONS OF MEMBERSHIP:

A member shall hold membership in **ONLY ONE Component Society**, which shall be either in the place of his residence or place of practice.

TRANSFER OF MEMBERSHIP:

- a. Written application for transfer submitted to the secretary of the component society to which the member belongs.
- b. Favorable endorsement of application by the member's original society to be sent to the component society where the member wishes to transfer.
- c. acceptance by the component society to which the member wishes to transfer.
- d. Receiving society shall notify the Secretary General of the PMA.

• BENEFITS •

LEGAL AID BENEFITS

Each duly qualified member shall be entitled to a legal aid benefit of **Php 40,000.00**, which may be given in part, or in full or changed depending upon the availability of funds and needs the recommendation of the Commission on Mutual Aid and the approval of the Board of Governors.

ELIGIBILITY:

- a. Life Members
- b. Emeritus Members
- c. Regular Members
- d. New Members shall receive the benefit as follows:
 1. Within the 1st year of enrollment - 15%
 2. Within the 2nd year of enrollment - 25%
 3. Within the 3rd year of enrollment - 50%
 4. Within the 4th year of enrollment - 75%
 5. 5th year and beyond - 100%

READMISSION OF MEMBERS:

Those members who are in arrears and subsequently paid their back dues shall receive 25% of the benefit in the 1st year of reinstatement and full benefits thereafter provided they are in good standing.

BENEFICIARIES:

The benefit shall be paid directly to the member or to his/her duly authorized representative.

SPECIFIC GUIDELINES:

- a. Claims can only be made for cases that have been filed against the applicant after his membership shall have been officially registered in the PMA directory of members or after the receipt of payment by the PMA secretariat. For dues remitted by mail, the date of posting shall be the effective date of membership.
- b. Only cases arising out of the practice of medicine shall be covered under this program provided that a formal complaint shall have been filed before a judicial, quasi-judicial, and/or administrative bodies (Professional Regulation Commission, National Bureau of Investigation, Prosecutor's Office etc.) and service of counsel is required.
- c. Each qualified member shall be entitled to the benefit to **one case every five (5) years**, provided that the cases do not arise from the same incident.
- d. Legal advise by the PMA Legal Counsel or referrals of expert witnesses shall be available to members of good standing.
- e. Requirements:
 1. Letter of application
 2. Certificate of Good Standing from the Component Medical Society.
 3. Copy of the official complaint or subpoena as the case may be and a copy of the counter-affidavit
- f. Upon filing of the required documents, the PMA Secretariat shall verify the status of the applicant and if found to be in order, shall forward the application to the Committee on Legal Aid for action
- g. The Committee on Legal Aid shall act on the application within 30 days from receipt thereof.
- h. As soon as the application of the member has been approved, he is entitled to receive the amount of at least **Php 40,000.00** for cases filed before a judicial body. Formal complaints filed before quasi-judicial body and administrative body whereby service of counsel is required shall entitle the member to a legal aid of **Php 25,000.00**. Should the case be elevated to judicial bodies, the difference shall be given to the qualified member. Payment shall be in full or by installment depending upon the availability of funds and shall be completed within the current fiscal year. The amount to be disbursed shall be reckoned from the benefit accruing at the time of the occurrence of the incident being complained about.
- i. For exceptional cases not provided in these rules, assistance may be given upon the unanimous recommendation of the Committee on Legal Aid subject to the availability of funds and approval of the Board of Governors, which assistance shall not exceed **Php 5,000.00**.
- j. In cases of claims that are denied, Motion for Reconsideration shall be acted only by the Committee meeting en banc if filed within 30 days and approved only with the unanimous vote of the Committee on Legal Aid. A final appeal, however may be made within 30 days to the Physicians Mutual Aid Council for final decision.