



THE EMPLOYEES' COMPENSATION PROGRAM (ECP)

- **WORK CONTINGENCY PREVENTION** is not a 100% guarantee against work-connected sickness, injury or death

- That's why there is the **EMPLOYEES' COMPENSATION PROGRAM.**

Legal Basis

PD 626, as amended

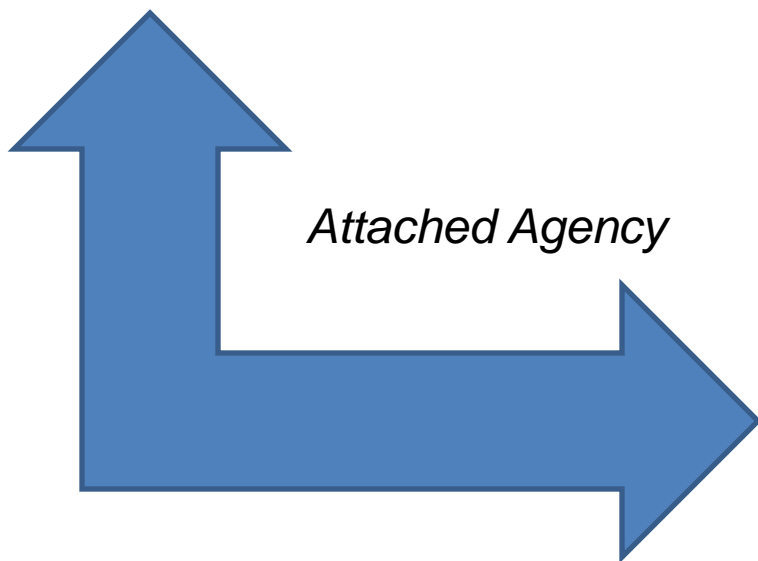
**Employees'
Compensation and State
Insurance Fund**

March 17, 1975



DOLE

*More than Jobs!
It's decent jobs.*



Attached Agency



Three Main Functions

- 1. To formulate policies and guidelines for the improvement of the EC program**
- 2. To review EC claims disapproved by the GSIS/SSS**
- 3. To initiate policies and programs towards adequate OHS and accident prevention in the working environment**

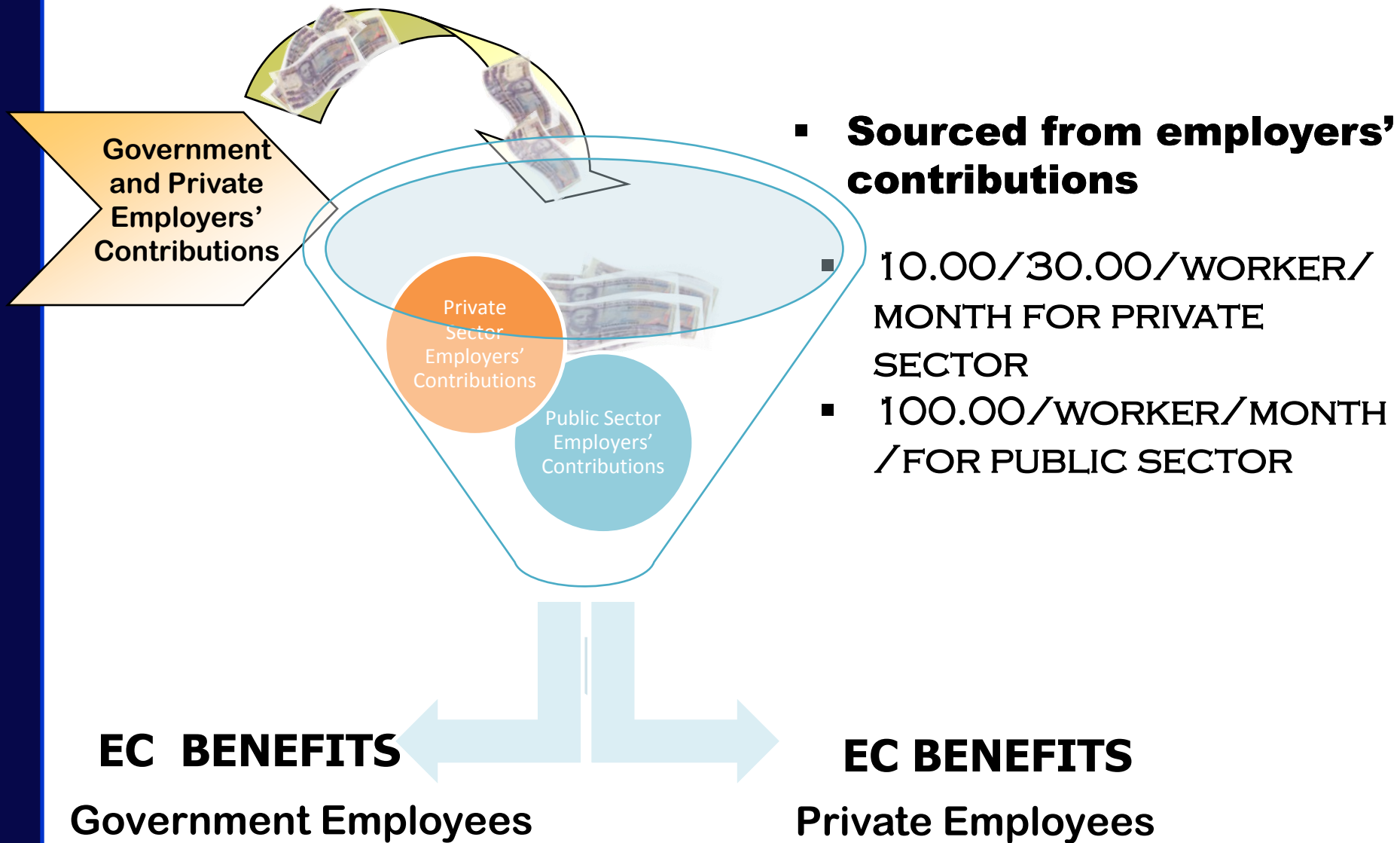
THE EMPLOYEES' COMPENSATION PROGRAM

Designed to provide employees and their families with income benefits, medical, and other benefits in the event of *work-connected sickness, injury or death.*

WHO ARE COVERED?

- **All compulsory members of SSS, including seafarers, however, voluntary and self-employed members are excluded**
- **All GSIS members**
- **Uniformed Personnel: AFP, PNP, BFP and BJMP**

THE STATE INSURANCE FUND

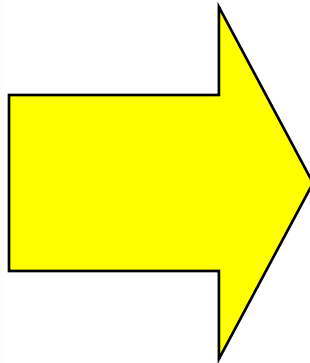


Compensable Diseases

Compensable Diseases

- **Not all diseases are compensable**
- **Only diseases caused by work or the working environment are compensable**

**List of 32
Occupational
Diseases with
specific
conditions set**



**Conditions or risk
factors
on the job must be
present for the disease
to be compensable**

Compensable Diseases

- Other diseases not in the list may still be compensable if employee can establish causal connection with:

the nature of his work or
the working environment

“Increased Risk Theory”
but not for pre-existing disease

Compensability of Injuries


Compensability of Injuries

- For the **INJURY** and the resulting disability or death to be compensable, the injury must be the result of **an accident arising out of or in the course of employment.**

The Compensability of Injuries

Seven instances where injury can be compensable:

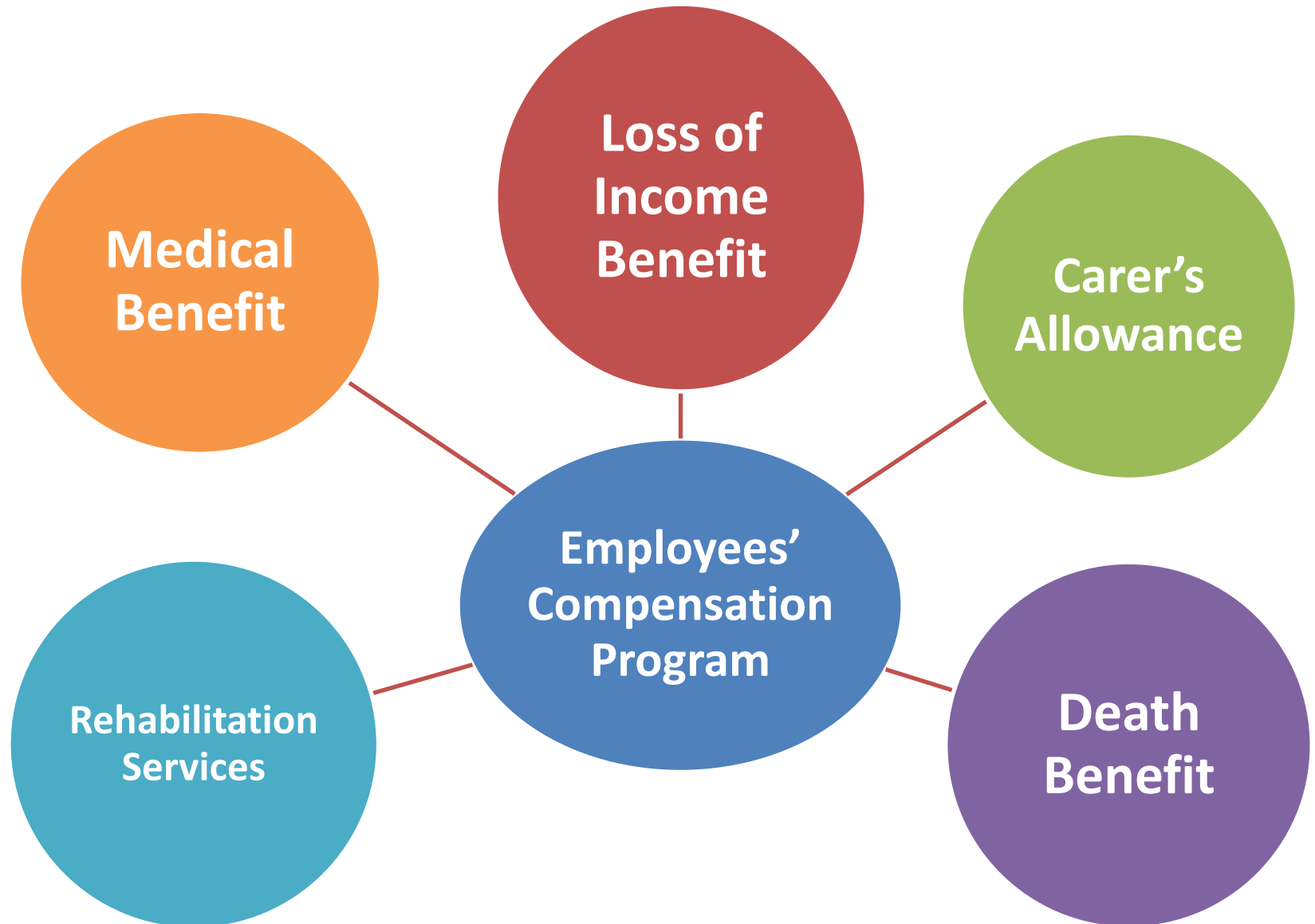
- 1. Happened at the workplace**
- 2. Happened while performing official function**
- 3. Outside of workplace but performing an order of his employer**

- 
- 4. When going to or coming from work**
 - 5. While ministering to personal comfort**
 - 6. While in a company shuttle bus**
 - 7. During a company sponsored activity**

Excepting Circumstances

- 1. Intoxication**
- 2. Notorious negligence**
- 3. Willful intent to injure oneself or another**

ECP Benefits



Loss of Income Benefit

- Under the ECP, it is not the illness or injury that is compensated.
- It is the incapacity to work (**DISABILITY**) as a result of the illness or injury.

Type of Disability

- **Temporary Total Disability (TTD)**
- **Permanent Total Disability (PTD)**
- **Permanent Partial Disability (PPD)**

Daily Income Benefit for TTD

- for disabilities not exceeding 120 days
- paid from the first day of disability
- may go beyond 120 days but not to exceed 240 days
- P200/day**

Monthly Income Benefit for PTD

- **For disability that is permanent and total.
which includes, but not limited to:**
 - **Complete loss of sight of both eyes**
 - **Loss of two limbs or complete paralysis
of two limbs**
 - **Brain injury resulting to imbecility or
insanity**

Monthly Income Benefit for PTD

- **guaranteed for life if disability remains until death of the worker, but may be suspended due to the following**
 - **failure to present for examination**
 - **failure to submit quarterly medical report**
 - **complete or full recovery**
 - **upon being gainfully employed**

Permanent Partial Disability

- **Loss of the use of a body part including function loss**
- **Lump sum or monthly pension for PPD per ECC schedule**

Monthly Income Benefit for Permanent Loss of the Use of Body Part or Permanent Partial Disability (PPD)

Complete and Permanent Loss of the Use of	No. of Mos.	Complete and Permanent Loss of the Use of	No. of Mos.
One thumb	10	One arm	50
One index finger	8	One foot	31
One middle finger	6	One leg	46
One ring finger	5	One ear	10
One little finger	3	Both ears	20
One big toe	6	Hearing of one ear	25
Any other toe	3	Hearing of both ears	50
One hand	39	Sight of one eye	25

Medical Benefits

- **Ward services for hospital confinement**
- **Surgical expense benefit**
- **Reimbursement of cost of medicines**

Carer's Allowance

- **Granted to employee who got permanently and totally disabled and has difficulty taking care of basic personal needs**
- **P575/month allowance for both private and public sector employees**

Death Benefits

- **Monthly Income Benefit pension to beneficiary plus 10% for each dependent child not exceeding five**
- **Funeral benefit of P20,000**

Rehabilitation Services for PWRDs

- **Physical Therapy**
 - **Rehabilitation appliances, e.g. hearing aid, crutches, wheelchair, etc.**
- **KaGabay Program of ECC**
 - **Re-skilling for re-employment**
 - **Training for entrepreneurship**

Availing of ECP Benefits

- **Fill up prescribed forms and attach supporting documents such as**
 - **Proof of job description**
 - **Medical/hospital records**
 - **Incident/accident report**
 - **EC logbook**
 - **SSS B300 Form**
 - **SSS B309 Form**

Article 205

Record of Death and Disability.

Failure to maintain a logbook, give false information or withhold material information, employer shall be liable of the 50% of the lump sum equivalent

EC LOGBOOK

(Template)

Name	Date of Contingency	Place of Contingency	Nature of Contingency	Number of Days the worker was absent for work	Remarks
1.					
2.					
3.					
4.					
5.					

Availment of ECP Benefits

PRESCRIPTIVE PERIOD

- **No claim for compensation shall be given due course unless said claim is filed with the Systems within **THREE (3)** years from the time of sickness, injury, or death.**

EC Benefits and Services Improved from 2010-2015

EQUALIZED

- **Temporary Total Disability (TTD)**
 - Increased from P90 to P200 for the public sector (2013)
- **Funeral Benefit**
 - Increased for the public sector from P3,000 to P20, 000 (2014) and from P10, 000 to P20, 000 for the private sector (2014)

EQUALIZED

- **Carer's Allowance**

- P575/ month for the public sector (2013)

- **Medical Benefits**

- **Doctor's Professional Fees (2013)**

- **General Practitioner:** P50-P60 to P100 for the initial visit and P80 for the succeeding visit
- **Specialist:** First visit from P80 to P150 and P50 to P100 for the succeeding visit

EQUALIZED

- **Reinstated two suspended benefits for the public sector workers**
 - Survivorship pension, where payment beyond five years was suspended (2012)
 - EC Medical Reimbursement (2013)

ENHANCED

- **EC Pension**

- 10% across-the board increase for the private sector (2014) and for the public sector (2015)

- **Funeral Benefit**

- Increased from P10,000 to P20,000 (2014) for the private sector

- **Rehabilitation Services**

- Extension of rehabilitation services to workers receiving EC sickness benefit (2011)

ENHANCED

- **Rehabilitation Services**

- Increased the transportation and meal allowance of PWRDs during rehabilitation from P1,800 to P2,500 per month (2010)
- Increased number of partner hospitals in the regions providing rehabilitation services to person with work-related disabilities (PWRDs)
- Identified new rehabilitation services to cater to different categories of disabilities and impairments

ENHANCED

- **Adopted the SSS pension formula in computing EC pension**
- **Revised Conditions for Compensability of Occupational Diseases**
 - Hernia (2015)
 - Deafness (2014)
 - Osteoarthritis (2013)
 - Pneumonia, Bronchial Asthma, Pneumoconiosis, Asbestosis (2012)
 - Pulmonary Tuberculosis, Cardiovascular Diseases, Essential Hypertension, Cerebrovascular Accidents (2011)

ENHANCED

- **Reduced Process Cycle Time (PCT) for the Resolution of EC Appealed Cases at the ECC from 40 working days to 20 working days** (*from docketing up to final decision of the Commission*)
- **Prescribed the PCT for the Processing of EC claims at the GSIS: 30-60 days**
- **Prescribed the PCT for the Processing of EC claims at the SSS: 5-33 days**

EXPAND *(Way Forward)*

- **Intensify prevention programs**
- **Pursue coverage of self-employed SSS members under the ECP**
- **Improve the system of availing EC benefits through hospital billing system and case rate systems**
- **Review the list of compensable diseases**
- **Review formula for computing EC pension**

The Employees' Compensation Program

- **Enjoyed only by those with Employee-Employer relationship**
- **Coverage/entitlement to benefits begin on the first day of employment**
- **Benefits are in addition to SSS and PhilHealth benefits**

The ECP Benefits are welcome but...

**“di bale ng hindi ako mabiyayaan ng
Employees’ Compensation Program
huwag lang akong magkasakit o
ma-aksidente ng dahil sa trabaho.”**



Front – Sen. Gil J. Puyat Avenue



Back – Jupiter St.

Employees' Compensation Commission

ECC Building, 355 Sen. Gil J. Puyat Avenue

Makati City

For more information, please contact us

Visit our website:	http://www.ecc.gov.ph
Email at:	ecc_mails@yahoo.com
 Like us on Facebook	http://www.facebook.com/ecc.official
Contact Number:	899-4251 local 227, 228
Public Assistance Center (PAC)	899-4251 local 239 & 896-7837



Thank you.