



**PHILIPPINE OBSTETRICAL AND GYNECOLOGICAL SOCIETY (Foundation), INC.
LIVING BENEFIT PROGRAM (LBP)
ADMINISTRATIVE GUIDELINES AND PROCEDURES**

The Living Benefit Program (LBP), approved by the 2008 BOT, allows any eligible member of good standing but terminally-ill to avail of the MAP benefit rather than wait for his / her demise.

The following are the program's administrative guidelines and procedures:

1. Policy

The provisions of the Implementing Rules and Regulations (IRR) of the LBP are in consonance and conformity with the actions or decisions/resolutions made by the previous officers of the POGS in granting MAP benefit to POGS members.

2. Governing Principles

- a. The medical criterion for the eligibility is having an illness or an injury which directly results in a life expectancy of 12 months or less. One must be terminally ill at the time of application.
- b. Once availed of, the coverage automatically ceases and therefore, no further benefit will be payable. The member also ceases to pay annual MAP dues.

3. Scope and Application

- a. IRR-LBP shall govern and apply to POGS-MAP members:
 - 1) Of good standing
 - 2) Suffering from sickness/illness which directly results in a life expectancy of 12 months or less, and
 - 3) Must be terminally ill at the time of application
- b. Living Benefit is granted only once.
- c. The procedure in applying for LB is as follows:
 - 1) Submit a letter of request addressed to BOT thru CMAP.
 - 2) Accomplish CMAP LB Form No. 1 (see page 11). The CMAP evaluates / validates submitted documents and forwards them to the BOT for approval.

d. Effectivity Date:

The Living Benefit takes effect on January 1, 2009

e. Recording

All records pertaining to the benefits will be under the custody of the Accounting Section, the CMAP and POGS general file under the office of the President.