

PHILIPPINE OBSTETRICAL AND GYNECOLOGICAL SOCIETY (Foundation), INC.
SICKNESS BENEFIT PROGRAM (SBP)
Requirements to Avail of the Benefit



A. He must be a POGS MAP MEMBER IN GOOD STANDING.

A POGS MAP Member in good standing can be any of the following:

- 1) Person paying membership and MAP dues annually and attending conventions regularly or have attended at least 2 conventions for the last three years.
 - a. A member who has been stricken ill by a chronic ailment or rendered invalid by an accident should immediately notify the POGS secretariat and give the details of his or her reason for being inactive in the Society.
- 2) Fellows and Secretarial Staff who are 65 years old and above
- 3) Members of the POGS secretariat who are paying their MAP dues until the age of 65

B. For those who had been members for:

One (1) year or less, they are entitled to 25% of the benefit;
 Two (2) years, 50%;
 Three (3) years, 75% and
 Four (4) years or more entitles them to the full amount.

C. The member should be confined for at least 3 days for a medical condition, inclusive of the day of admission and day of discharge. Confinement is not necessary for a surgical condition.

D. The member should submit a certified true copy of any of the following:

- 1) discharge summary
- 2) medical certificate issued by the Records Section of the hospital
- 3) operative record (if applicable)

E. The member shall submit a completely accomplished POGS-SBP Form in three (3) copies: Accounting Section, CMAP and President of POGS.

F. Exclusion Clause

The following medical conditions/ surgical procedures are not included in the SBP:

- a. Cosmetic/ aesthetic procedures;
- b. Executive check-up;
- c. All diagnostic tests including those requiring confinement;
- d. Any form of sickness sustained or contracted in riot or civil commotion;
- e. Any self-inflicted body injury;

- f. Treatment for any mental or nervous disorder;
- g. Any treatment purely for physical therapy or confinement purely for recuperative purposes;
- h. Any form of surgical sterilization or sex transplant;
- i. Treatment attributable to the individual's own misconduct and violation of law and unnecessary exposure to imminent hazard to health;
- j. All pregnancy-related conditions unless life-threatening or catastrophic (following the definition of Philhealth).

G. Scope and Application

- a. SBP covers all POGS MAP members in good standing. There is no age limit.
- b. The SBP amounts to Php 15,000 per hospitalization per year.
- c. SBP can be availed only once per calendar year. The application shall take effect at the time it was filed.
- d. The claim should be filed within 120 days or 4 months from the date of discharge.
- e. In the event that the member is rendered comatose by his illness and the condition resulted to his death, the relative of the deceased member may file for both the SBP and DBP at the same time. Both the cheques shall be payable to the beneficiary.

H. Claim Procedure

- a. Secure SBP Form No. 1 from the Secretariat or visit the POGS Website at www.pogsinc.org
- b. Submit all required documents thru POGS Secretariat to CMAP Secretary, who will check completeness of required documents.
- c. After checking the documents, it shall be sent to the CMAP member in-charge who will validate the submitted documents.
- d. If documents are in order, it shall be forwarded to the CMAP chair for approval and POGS President for final approval.
- e. Obtain the check from Accounting Section after being informed of the approved claim. Check may be picked-up or sent by mail if recipient is residing in the province.

I. Violation

Claim documents found to be fraudulent will be submitted to BOT for appropriate action.