

QUESTION	ANSWER
1. What is the Policy on Insurance Benefit?	The Policy includes all the guidelines and procedures in providing income protection to the employee's beneficiaries in case of employee's death or permanent disability.
2. Who are covered under this Policy?	All JFC employees regardless of rank, tenure, and employment status are covered by this policy.
3. What are the types of insurance programs under this policy?	The policy covers the following insurance programs: <ul style="list-style-type: none"> <li>• Group Life Insurance</li> <li>• Group Accident Insurance</li> <li>• Business Travel Insurance</li> </ul>
4. What is a Group Life Insurance?	This insurance program provides benefit to the employees' beneficiaries in the event the employees dies due to natural cause or illness. It also covers benefits due to the employee in the event of Total and Permanent Disability. This is subject to exclusions stated in the insurance policy.
5. What is Total and Permanent Disability?	Total and Permanent Disability is the disability resulting from bodily injury due to accident or disease which wholly prevents the covered employee from engaging in any business or occupation or from performing any work for compensation.
6. What is a Group Accident Insurance?	This insurance program provides a benefit equivalent to the life insurance coverage plus an accident insurance coverage to the employees' beneficiaries when an employee dies due to an accident. This is also known as the Accidental Death & Dismemberment (AD&D).
7. What is the coverage for a Group Life Insurance and Group Accident Insurance?	The amount of coverage is based on the employees' monthly base salary as of end of December preceding the coverage year. Your maximum coverage will depend on your monthly salary and employee ranking. Please refer to your Benefits Summary Table.  For new hires, monthly base salary is from date of hire.
8. What is a Business Travel Insurance?	This insurance program provides both medical and death benefit to employees who are travelling for less than 180 consecutive days on official business outside the country.
9. What is a beneficiary?	In the context of insurance, a beneficiary is defined as the name of person/s declared to receive insurance benefits in case of employees' death. Beneficiaries should be limited to family members and the qualifications set by the insurance company.
10. How do I know which causes of total and permanent disability or death will be covered by this policy?	No benefits will be payable if the cause of your death or disability is determined as non-compensable under the current Group Life

	<p>Insurance Policy as agreed upon by the company and the insurance provider.</p> <p>Examples include but not limited to the following:</p> <ul style="list-style-type: none"> <li>• Intentional self-injury (suicide or any illegal act committed by the insured, his/her spouse, person accompanying the insured, or dependent children</li> <li>• Results from war, illegal acts, or breach of government regulation</li> <li>• Results from or is complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC)</li> <li>• Results from injury when taking part in flying in an aircraft other than as a passenger of a commercial flight</li> <li>• Results from injury when training or participating in professional sport of any kind</li> </ul>
<b>11. Do I need to enroll to avail of the benefits under this policy?</b>	<p>Yes. You must complete the Individual application for group life insurance form and submit to JWS – Benefits Administration for processing. You need to ensure that information on your beneficiaries are accurate and updated.</p> <p><b>Individual Application for Group Life Insurance Form</b></p>
<b>12. How will my coverage be affected if I will be transferred to another company within the JFC group?</b>	<p>Your coverage shall follow the receiving company's coverage and provisions under the Group Life Insurance Policy effective on the date of transfer.</p>
<b>13. How will my coverage be affected in case of an upgrade/promotion?</b>	<p>If you are upgraded or promoted, your coverage will be adjusted according to the new level's maximum eligibility under the Group Life Insurance Policy effective on the date of your upgrade/promotion. However, the coverage is still based on your monthly base salary as of end of December preceding the coverage year.</p>
<b>14. Will I still be covered by this policy if I resign or get terminated?</b>	<p>No. Your coverage under the Group Life Insurance Policy ceases upon effectivity of your resignation or termination of employment.</p>
<b>15. Who do I coordinate with to make a claim?</b>	<p>You may coordinate directly with JWS-Benefits Administration group.</p>
<b>16. In case I cannot process the claims myself due to disability/death, how will my beneficiaries be able to claim my benefits?</b>	<p>SBU HR shall coordinate directly with the beneficiary and inform beneficiary of the proper procedure and compliance requirements.</p>
<b>17. How soon can I claim the proceeds for accident insurance benefit?</b>	<p>SBU HR will inform the employee or the beneficiary on the release of the check and ensure that the employee or beneficiary signs a quitclaim form upon receipt of the check.</p>

**Policy on Exit Process**