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Outsourcing brief

Q1 2015

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BIR updates

Additional de minimis benefits: CBA benefits and productivity incentives up to P10,000

The list of tax-exempt de minimis benefits has been expanded, amending Revenue Regulations No. (RR) 02-1998 (Withholding Tax Regulations) and RR 03-1998 (Fringe Benefits Tax Regulations) to include the two items below, provided that the total annual monetary value received from both combined do not exceed P10,000 per employee per taxable year:

- a. benefits received by an employee by virtue of a Collective Bargaining Agreement (CBA)
- b. productivity incentive schemes

The productivity incentives that can be tax-exempt under this regulation is in addition to the bonuses and productivity incentives that can be exempt within the P30,000 (now P82,000 by virtue of RA 10653) threshold under Section (B)(7)(e) of the Tax Code.

(Revenue Regulations No. 01-2015)

P82,000 tax exemption for bonuses applies beginning January 1, 2015

President Aquino signed into law Republic Act No. (RA) 10653, which increased to P82,000 the tax exemption allowance for other benefits given to employees such as the Christmas bonus and productivity incentives. Under RR 03-2015, the P82,000 tax exemption allowance will apply on all 13th month pay and other benefits paid or accrued beginning January 1, 2015.

The said regulation emphasized that the exemption allowance should not cover basic salary and other allowances paid pursuant to an employer-employee relationship and should only apply to the 13th month pay and other benefits. Likewise, the allowance is not available to self-employed individuals.

For the full versions of the Revenue Regulations, please refer to the BIR website: www.bir.gov.ph.

(Revenue Regulations No. 03-2015)



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Wage Order No. NCR-19: Wage increase granted in NCR

The Department of Labor and Employment – Regional Tripartite Wages and Productivity Board (DOLE-RTWPB) of the National Capital Region (NCR) granted a P15 per day basic wage increase effective April 4, 2015. The P15 increase in the minimum wage will directly benefit minimum wage earners who would also continue to be exempted from paying income tax on their basic salary, hazard pay, holiday pay, night shift differential, and overtime pay.

NCR covers the cities of Caloocan, Las Pinas, Makati, Malabon, Mandaluyong, Manila, Marikina, Muntinlupa, Paranaque, Pasay, Pasig, Quezon, San Juan, Taguig, and Valenzuela and Municipalities of Navotas and Pateros.

Current daily minimum wage rates

National Capital Region (NCR) per Wage Order No. NCR-19
Effective 4 April 2015

Sector/Industry	Basic wage (BW)	BW increase	New BW	COLA	New minimum wage rates
Non-agriculture	P451	P15	P466	P15	P481
Agriculture (plantation and non-plantation)	P414	P15	P429	P15	P444
Private hospitals with bed capacity of 100 or less	P414	P15	P429	P15	P444
Retail/service establishments employing 15 workers or less	P414	P15	P429	P15	P444
Manufacturing establishments regularly employing less than 10 workers	P414	P15	P429	P15	P444

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Wage Order No. RXIII-13: New minimum wage rates in CARAGA Region

The DOLE-RTWPB of CARAGA Region issued Wage Order No. RXIII-13 providing for the following:

1st tranche: upon effectivity of the Wage Order on 14 February 2015

- P5 basic wage increase for agriculture - plantation, non-plantation and in retail/service establishments employing 10 workers or less
- P5 cost of living adjustment (COLA) for agriculture - plantation, non-plantation and in retail/service establishments employing 10 workers or less

2nd tranche: effective 1 May 2015

- P5 basic wage increase for agriculture - non-plantation and in retail/service establishments employing 10 workers or less
- P5 COLA for agriculture - non-plantation and in retail/service establishments employing 10 workers or less

3rd tranche: effective 1 September 2015

- P5 basic wage increase for agriculture - non-plantation and in retail/service establishments employing 10 workers or less
- P5 COLA for agriculture - non-plantation and in retail/service establishments employing 10 workers or less

CARAGA Region covers the provinces of Agusan del Norte, Agusan del Sur, Surigao del Norte, Surigao del Sur, Dinagat Island and the cities of Butuan, Surigao, Bislig, Cabadbaran, Bayugan and Tandag.



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Current daily minimum wage rates

Region XIII Caraga per Wage Order No. RXIII-13

Effective 14 February 2015

Sector/Industry	Wage Order No. RXIII-12			Wage Order No. RXIII-13								
				1st tranche upon effectivity of Wage Order			2nd tranche effective 1 May 2015			3rd tranche effective 1 September 2015		
	BW	COLA	DMWR	BW	COLA	DMWR	BW	COLA	DMWR	BW	COLA	DMWR
Non-agriculture	P253	P15	P268	P253	P15	P268	P253	P15	P268	P253	P15	P268
Agriculture												
Plantation	P243	P15	P258	P248	P20	P268	P248	P20	P268	P248	P20	P268
Non-plantation	P223	P15	P238	P228	P20	P248	P233	P25	P258	P238	P30	P268
Retail/Service establishment												
Employing 10 workers or less	P253	P15	P238	P228	P20	P248	P233	P25	P258	P238	P30	P268
Employing more than 10 workers	P253	P15	P268	P253	P15	P268	P253	P15	P268	P253	P15	P268



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Wage Order No. RB VIII-18: New wage structure for Eastern Visayas

The DOLE-RTWPB of Eastern Visayas issued Wage Order No. RBVIII-18 providing for the following:

- integration of the P15 COLA prescribed under Wage Order No. RB VIII-16 into the basic pay
- P6 increase in retail and service sector employing 10 workers and below and P7.50 increase in non-plantation sector of the sugar industry effective 30 March 2015
- P7 increase in non-plantation sector of the sugar industry effective 1 May 2015
- merging of the sub-classifications of non-plantation and plantation for sugar industry into one to be called “Farm” effective 1 May 2015

Eastern Visayas covers the provinces of Leyte, Southern Leyte, Biliran, Samar, Eastern Samar, Northern Samar and the cities of Tacloban, Ormoc, Maasin, Catbalogan, Borongan, Baybay and Calbayog.

Current daily minimum wage rates

Region VIII Eastern Visayas per Wage Order No. RVIII-18
Effective 30 March 2015

Sector/Industry	Wage Order No. RVIII-17			Wage Order No. RVIII-18					
				1st tranche upon effectivity of Wage Order			2nd tranche effective 1 May 2015		
	BW	COLA	DMWR	BW	COLA	DMWR	BW	COLA	DMWR
Non-agriculture	P238	P22	P260	P253	P7	P260	P253	P7	P260
Cottage/Handicraft	P216	P22	P238	P231	P7	P238	P231	P7	P238
Retail/Service establishment employing 10 workers or less	P207	P22	P229	P228	P7	P235	P228	P7	P235
Agriculture (non-sugar)	P219	P22	P241	P234	P7	P241	P234	P7	P241
Sugar industry mills	P240	P22	P262	P255	P7	P262	P255	P7	P262
plantation	P213	P22	P235	P228	P7	P235	P228	P7	P235
non-plantation	P198.50	P22	P220.50	P221	P7	P228	P221	P7	P228

For the full versions of the Wage Orders, please refer to the website of the National Wages and Productivity Commission (NWPC): www.nwpc.dole.gov.ph.

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SSS Circular No.2, s2015: Authorized SSS accredited non-bank remittance agents

The Social Security System (SSS), under its Resolution No. 1059, s2014 dated 5 December 2014, approved the continuance of accreditation of the following non-bank remittance agents under a Third-Party Agent Collection Service Agreement from 1 October 2014 to 30 September 2015.

Non-bank remittance agent	Main office address
CIS Bayad Center, Inc.	Business Solutions Center, Meralco Complex Ortigas Avenue, Pasig City
G-Xchange, Inc.	24th Floor The Globe Tower, 32nd Street corner 7th Avenue Bonifacio Global City, Taguig
IRemit, Inc.	26th Floor Discovery Center 25 ADB Avenue, Ortigas Center Pasig City
LMI Express Delivery, Inc.	Unit 2A FCC Building M. Santillan Street, Pio de Pilar Makati City
Sky Freight Forwarders, Inc.	2/F Sky Freight Building Ninoy Aquino Avenue, Paranaque City
SM Mart, Inc.	SM Corporate Office Building D Mall of Asia Complex Pasay City
Ventaja International Corp.	Unit 2407 One San Miguel Office Building, San Miguel Avenue Ortigas Center, Pasig City

For the full version of the circular, please refer to the SSS website: www.sss.gov.ph.



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PhilHealth advisories regarding its member banks

Advisory No. 01-02-2015: Updated BancNet member banks to accept PhilHealth premium contributions through eGov facility

BancNet, Inc. through its eGov facility, continues to accept PhilHealth premium contributions from formal economy members through the following member banks nationwide:

1. Asia United Bank
2. China Banking Corporation
3. CTBC Bank
4. Philippine National Bank

For a complete list of PhilHealth's accredited collecting agents, please visit Philhealth website at www.philhealth.gov.ph.

Advisory No. 02-01-2015: SBSC no longer accepts over-the-counter premium payments

PhilHealth members are advised that Security Bank Savings Corporation (SBSC) has ceased accepting premium payments via over-the-counter effective January 1, 2015. This development is by virtue of the bank's recent acquisition by Security Bank Corporation (SBC).

To date, SBC accepts premium collections from private and government sectors through its Digibanker facility.

Advisory No. 02-02-2015: Chinatrust (Philippines) Commercial Corporation is now CTBC Bank (Philippines) Corporation

Chinatrust (Philippines) Commercial Corporation, an accredited collecting agent for local collections through the online payment facility for formal economy, is now CTBC Bank (Philippines) Corporation.

CTBC Bank is a member of BancNet and has started accepting premium contributions from private and government sectors through BancNet's eGov facility on April 1, 2015.

Advisory No. 03-01-2015: PhilHealth is different from PhilCare

Members are advised that the Philippine Health Insurance Corporation (PhilHealth) is different from PhilhealthCare Inc. (PhilCare), which is a Health Maintenance Organization (HMO).

To ensure that premium contributions are properly credited to their accounts, members must pay only at accredited collecting partners and their tie-ups here and abroad. Payments may also be made at any of the PhilHealth Regional Offices (PROs) and Local Health Insurance Offices (LHIOs) nationwide. The list of collecting partners is found on www.philhealth.gov.ph/partners/collecting/.

Advisory Nos. 03-02-2015 and 03-03-2015: List of members with unclaimed refunds now available on website

The list of members who may have unclaimed refunds of benefit payments for their or their dependents' confinements from various accredited healthcare institutions may now be accessed through this link: www.philhealth.gov.ph/unclaimedrefunds. The list shall be updated regularly and members are encouraged to visit the website regularly.

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Those whose names are on the list are advised to get in touch with the nearest Regional Office or LHIO in their localities, or to call the PhilHealth call center at (02) 441-7442 for the next steps to facilitate the immediate release of the unclaimed refunds.

PhilHealth Circular No.2, s2015: Governing policies on the expanded coverage of the primary care benefit package

This program seeks to contribute to the Philippine health system's overall goals of improving the health outcomes of all Filipinos, increasing their financial risk protection, and promoting the responsiveness of the health system. The Tamang Serbisyo sa Kalusugan ng Pamilya (*Tsekap*) benefit is designed to address the most common health problems seen at the primary care level. The implementation shall be phased, starting with the sponsored program (SP) and the indigent program (IP) members and their dependents.

To ensure complete care for the common diseases that will be addressed by this benefit, PhilHealth ensures that appropriate diagnostics and necessary drugs are included in the package. Drugs and medicines are dispensed to cover the complete course of treatment for infectious diseases or monthly

supply of maintenance medicines for the non-communicable diseases identified in the benefit package.

The *Tsekap* benefit is covered by the principles of No Balance Billing (NBB) or no co-payment for SP and IP members in both public and private facilities.

Primary healthcare services covered under *Tsekap*

The *Tsekap* benefit includes a comprehensive health profile upon enlistment; consultations; and when clinically necessary, selected diagnostic tests and medicines for common medical conditions. Medicines shall be prescribed and dispensed in full course. The list of *Tsekap* services is detailed as follows:

Health profiling

Primary preventive services

- Primary care consultations
- Regular blood pressure (BP) and body measurement
- Periodic clinical breast examination
- Breastfeeding program education
- Cervical cancer screening through visual inspection with acetic acid
- Digital rectal examination
- Risk profiling for hypertension and

diabetes

- Counseling for smoking cessation and lifestyle modification
- Oral check-up and prophylaxis for children 12 years old and below *

Diagnostic examinations

- Complete blood count (CBC)*
- Blood typing*
- Urinalysis*
- Stool Exam*
- Chest x-ray*
- Sputum Microscopy*
- Lipid Profile*
- Fasting Blood Sugar*
- Creatinine*
- Electrocardiogram (ECG) *
- Peak Expiratory Flow (PEF) meter testing
- Blood glucose monitoring through blood glucose meters

Drugs and medicines

- Asthma: Salbutamol, Fluticasone and Prednisone
- Acute Gastroenteritis (AGE) with no or mild dehydration: ORS and zinc supplements
- Upper Respiratory Tract Infection (URTI): Paracetamol, Amoxicillin or Erythromycin

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- Pneumonia (minimal and low risk): Paracetamol, Amoxicillin or Erythromycin or Co-amoxiclav and Salbutamol
- Urinary Tract Infection (UTI): Ofloxacin, Cotrimoxazole, or Co-amoxycrav for pregnant women
- Diabetes Mellitus (DM): Metformin, Gliclazide, Aspirin (for combination therapy)
- Hypertension: Hydrochlorothiazide, Enalapril, Metoprolol or Amlodipine
- Dyslipidemia: Simvastatin
- Deworming: Mebendazole for children 12 years old and below
- Ischemic Heart Disease: Aspirin, Atenolol, Isosorbide Mononitrate

Note: Services marked with an asterisk (*) may be outsourced only by a government-owned facility.

PhilHealth Circular No. 3, s2015: Recovery of payments for properly filed claims by employed members but without qualifying contributions

Pursuant to Section 18(d) of the Revised Implementing and Regulations (RIRR) of the National Health Insurance Act of 2013 on the Payment of Premium Contributions: “The failure of the employer to remit the required contribution and to submit the required remittance list shall make the employer liable for reimbursement of payment of a properly filed claim in case the concerned employee or dependent/s avails of program benefits, without prejudice to the imposition of other penalties as provided for in the rules.”

Further, the same RIRR states the following provisions:

“Section 178 on the failure or refusal to register/deduct contributions –

Any employer or officer who fails or refuses to register/deduct contributions from the employee’s compensation shall be penalized with a fine of not less than P5,000 multiplied by the total number of employees of the firm.

Section 179 on the failure or refusal to remit contributions –

Any employer or officer authorized to collect contributions who, after collecting or deducting the monthly contributions due from the employees, fails or refuses to remit said contributions to PhilHealth within 30 days from the date they become due shall be punished with a fine of not less than P5,000 but not more than P10,000 multiplied by the total number of employees of the firm.”

Based on the above provisions, this Circular shall apply to all claims duly paid for by PhilHealth for employee-members and/or their qualified dependents but without qualifying contributions. Further, PhilHealth shall be empowered to recover the said claim payments including unpaid premiums plus all applicable interests/penalties. Failure to comply therewith shall authorize PhilHealth to pursue appropriate legal action(s) against the concerned employers that are delinquent, under-remitting, non-remitting and/or non-reporting as defined below:

- a. Delinquent employers – pertains to employers who have missed payment of the monthly contribution on behalf of all its employees for at least one month within a period of six months

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- b. Under-remitting employers – refers to employers who remitted and reported total contribution of all employees that is less than the amount of premium prescribed by PhilHealth and/or those employers who remitted the prescribed amount of contribution but did not include all its employees
- c. Non-remitting employers – refers to employers who have not remitted any premium contributions on behalf of its employees from the start of their operations or those who have not paid any premium contributions for six months or more

PhilHealth Circular No. 4, s2015: Payment and reporting of premium contributions of employers and employees

Pursuant to Section 6.f of the RIRR of the National Health Insurance Act of 2013, PhilHealth is mandated to “establish and maintain an updated membership and contribution database.”

To fulfil this mandate, the following shall be implemented effective the applicable period of April 2015:

1. On payment of premium contributions, all employers in the government and private sectors are strongly encouraged to pay at any of the PhilHealth accredited collecting agents (ACAs) or through e-Payment facilities. With the continuous endeavour to improve its business processes, PhilHealth ensures a more efficient posting of premium payments.

2. On the reporting of premium payments, all employers in the formal economy shall adopt the Electronic Premium Reporting System (EPRS) as the mode of preparation and transmission of all remittance reports (RF-1). However, this remains optional for employers of kasambahays (househelp).

During the transition period, the PhilHealth Employer Engagement Representatives (PEERs) are advised to coordinate with the PhilHealth Accounts Information Management Specialists (PAIMS) or the nearest PhilHealth office for the orientation, training and registration for the said systems.

For the full versions of the PhilHealth Advisories and Circulars, please refer to the PhilHealth website: www.philhealth.gov.ph.

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PhilHealth taps government agencies to assist members

PhilHealth has tapped government agencies to help bring its services closer to all its members as it formally forges ties with the Senate of the Philippines and the Philippine Charity Sweepstakes Office (PCSO). Under the arrangement, the Senate and PCSO will provide not only appropriate spaces that will serve as an off-site PhilHealth office, but also personnel who will extend assistance to all walk-in clients with PhilHealth concerns.

The said personnel will closely coordinate with PhilHealth through its Corporate Action Center for a systematic referral procedure to address concerns of walk-in visitors. PhilHealth will provide the needed facilities that are essential to effectively carry out their task as PhilHealth advocates.

On the other hand, the off-site offices will provide frontline assistance such as membership verification and status updates of claim refund, while acceptance of PhilHealth Member Registration Forms from new members will initially be implemented at the Senate.

PhilHealth services will soon be available at the Senate every Monday through Thursday from 8:00 am to 7:00 pm; and at the PCSO Quezon City office every Monday through Friday from 8:00 am to 5:00 pm.

Member inquiry facility now available

PhilHealth members may now check the accuracy of their member data records through a new facility in its website.

The member inquiry facility can be found on the homepage of www.philhealth.gov.ph. To access their records, members must first register by following the standard steps indicated in the facility. Once the registration is complete, they can log in using their PhilHealth identification numbers and the password that will be sent to their email addresses.

The member inquiry facility allows members to verify the accuracy of the information reflected in their membership profiles such as name, date of birth, address, employer, names of dependents, and other pertinent personal data. It also allows members to check their posted premium contributions. Members who need to update their PhilHealth profiles must fill out the PhilHealth Member Registration Form (PMRF) which can be downloaded from the website, and bring it to any of the nearest PhilHealth offices in their localities.

SEC update

SEC MC No. 1, s2015: Deadline extension for amendment of the principal office address

In this Circular, the Securities and Exchange Commission (SEC) extended the period for filing the applications for amendment of the articles of incorporation or articles of partnership in relation to the principal office address until 30 June 2015. This was due to numerous requests for amendments received and being filed at the Company Registration and Monitoring Department (CRMD) of the SEC by registrant corporations and partnerships complying with SEC Memorandum Circular Nos. (MC) 6 and 16, s2014 and to give more time to acquire the necessary endorsements from other regulatory agencies.

For the full versions of the SEC MC, please refer to the SEC website: www.sec.gov.ph.

HDMF update

Revised Employer's and Member's Data Forms

The Home Development Mutual Fund (HDMF or Pag-IBIG Fund) issued new versions of the Employer's Data Form (PFF-002) and Member's Data Form (PFF-039) effective January 2015. These forms shall supersede the October 2014 versions.

The new Employer's Data Form still requires the same fields as the old one, but providing at least one contact number was made mandatory. Asterisk in the heading "Address and Contact Details" was removed, but "Employer/Business Address" sub-heading was added under it and was marked as mandatory. "Cell Phone" and "Business Email Address" fields were no longer mandatory.

On the other hand, the new Member's Data Form also requires the same fields as the old one. However, it no longer requires the cell phone number of any member of household in case the member has no mobile number.

The new forms can be accessed via these links:

[http://www.pagibigfund.gov.ph/DLForms/provident/Employer%E2%80%99s%20Data%20Form%20\(EDF,%20HQP-PFF-002,%20V03.2\).pdf](http://www.pagibigfund.gov.ph/DLForms/provident/Employer%E2%80%99s%20Data%20Form%20(EDF,%20HQP-PFF-002,%20V03.2).pdf)

[http://www.pagibigfund.gov.ph/DLForms/provident/Member%E2%80%99s%20Data%20Form%20\(MDF,%20HQP-PFF-039,%20V04.1\).pdf](http://www.pagibigfund.gov.ph/DLForms/provident/Member%E2%80%99s%20Data%20Form%20(MDF,%20HQP-PFF-039,%20V04.1).pdf)



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