



International
Labour
Organization

Real life, real challenges, real protection



Life stories of worker-beneficiaries
and experiences in social protection availment



NORWEGIAN MINISTRY
OF FOREIGN AFFAIRS



From
the People of Japan



From the British people



Table of contents

A note on these life stories	ii	Health insurance: a blessing that	5
Acknowledgements		helped give another blessing	
		<i>Lloyd and Macy Polinar</i>	
Facing crisis and death	1	Reduced financial burdens	6
with hope		during medical emergencies	
<i>Roel Rosell</i>		<i>Marcial Olivar</i>	
New beginnings for a family	2	Processing death	7
after facing serious trials		and funeral claims	
<i>Rogelio and Irish Barrantes</i>		<i>Rolando and Norma Daco</i>	
Continuing social security	3	Worker's responsibility	8
contributions for the future		in ensuring accurate	
<i>Francisco Palanas</i>		social protection records	
		<i>Anson Pelayo</i>	
Extending PhilHealth	4		
benefits to loved ones			
<i>Maxima Sultan</i>			

Copyright © International Labour Organization 2015

First published (2015)

Publications of the International Labour Office enjoy copyright under Protocol 2 of the Universal Copyright Convention. Nevertheless, short excerpts from them may be reproduced without authorization, on condition that the source is indicated. For rights of reproduction or translation, application should be made to ILO Publications (Rights and Licensing), International Labour Office, CH-1211 Geneva 22, Switzerland, or by email: rights@ilo.org. The International Labour Office welcomes such applications.

Libraries, institutions and other users registered with a reproduction rights organization may make copies in accordance with the licenses issued to them for this purpose. Visit www.ifrro.org to find the reproduction rights organization in your country.

ILO Cataloguing in Publication Data

Real life, real challenges, real protection: life stories of worker-beneficiaries and experiences in social protection availment / International Labour Office, ILO Country Office for the Philippines. - Makati City: ILO, 2015 12 p.

ISBN: 9789221302384 (print); 9789221302391 (web pdf)

ILO Country Office for the Philippines

social security / social protection / natural disaster / promotion of employment / case study / Philippines

02.03.1

The designations employed in ILO publications, which are in conformity with United Nations practice, and the presentation of material therein do not imply the expression of any opinion whatsoever on the part of the International Labour Office concerning the legal status of any country, area or territory or of its authorities, or concerning the delimitation of its frontiers.

The responsibility for opinions expressed in signed articles, studies and other contributions rests solely with their authors, and publication does not constitute an endorsement by the International Labour Office of the opinions expressed in them.

Reference to names of firms and commercial products and processes does not imply their endorsement by the International Labour Office, and any failure to mention a particular firm, commercial product or process is not a sign of disapproval.

ILO publications and digital products can be obtained through major booksellers and digital distribution platforms, or ordered directly from ilo@turpin-distribution.com. For more information, visit our website: www.ilo.org/publns or contact ilopubs@ilo.org.

Printed in the Philippines

A note on these life stories

Calamities not only cause loss of lives and damage to infrastructure. Those who survive these calamities face the challenge of rebuilding their lives and well-being even in the hardest times. With heightened vulnerabilities, survivors face the danger of falling into severe destitution when certain life events cause socioeconomic shocks. Among other social protection mechanisms, social security and healthcare insurance coverage for survivors of disasters serve as a means to help mitigate if not totally eliminate severe financial shocks brought about by incidents such as serious illnesses, disability, childbirth, and even death.

The Emergency Employment and Livelihood Recovery Project for Super Typhoon Haiyan carried out by the ILO helped thousands of people recover from one of the most devastating disasters in recent history. Worker-beneficiaries who took part in the various labour-intensive sub-projects received much needed income, and were assured of safe working environments and decent working conditions. As worker-beneficiaries, they were provided with social security and healthcare insurance coverage to help reduce financial vulnerabilities that can render them and their households becoming victims a second time around.

During emergency employment, worker-beneficiaries were protected from severe financial burdens as a result of accidents in the workplace and in recovery work. By voluntarily continuing their social security and health coverage after the contributions of the ILO project, worker-beneficiaries reduce their vulnerabilities to considerable expenditures as a result of medical expenses, disability, death and financial support in the form of loans.

This document features eight stories of people's experiences with social protection coverage. Contrary to the usual approach of examining project effectiveness, this document takes a people-centred approach as it examines social protection coverage from the perspective of people who availed, were not able to avail, or are still in the process availing of social security and socialized healthcare benefits. It also includes their recollections of how Super Typhoon Haiyan changed their lives and how the ILO initiatives helped them recover from the aftermath of the disaster.

These life stories were drawn directly from interviews and interactions with the very people who have accessed, who plan to access, as well as those who have encountered challenges in availing of social protection benefits and who have continued contributions.

Acknowledgements

This document was possible only with the grace, courage and willingness of the interviewees and their families to revisit and share their experiences and insights from one of the most traumatic periods in their lives. They remain resilient and committed to moving forward as they continue to cope with the turmoil and uncertainty brought by Super Typhoon Haiyan.

The support and assistance of ILO Field Office personnel, local implementing partners, and the officials and staff of the main and provincial offices of the SSS and PHIC were also invaluable and highly appreciated.



Facing crisis and death with hope



On 8 November 2013, Rengielene Rosell watched from her employer's home in Cebu as Super Typhoon Haiyan wreaked havoc on her hometown of Daanbantayan. She said, "I felt weak... when I saw what happened on TV. I had to go home." Although she was relieved to find her husband Roel and young sons Reggie and Roljohn safe, she and her husband wondered how they could recover from the loss of everything they owned, including the modest house they had built over the last four years.

To cope, 27-year old Rengielene decided to continue working as a domestic helper in Cebu while 34-year old Roel, formerly a pharmaceutical salesman, focused on taking care of their children and on rebuilding their house in Barangay Batad.

In May 2014, Roel participated in the ILO sub-project "Repair of damaged houses in San Vicente, Daanbantayan, Cebu" implemented by the non-government organization Technical Assistance Movement of People and Environment, Inc. (TAMPEI). He welcomed the chance to earn, to learn new skills, and to help reconstruct the community in the course of creating a better home for his family.

As with other worker-beneficiaries, Roel was provided with personal protective equipment (PPE) for use during on-site work, and with social protection in the form of accident insurance, health insurance from the Philippine Health Insurance Corporation (PhilHealth), and three months' worth of premiums to continue his existing social security from the Social Security System (SSS). While these gave him a measure of security while he worked, these have

now become his way of taking care of his family even after his passing.

On 28 October 2014, Roel died of severe cardiac arrest. Rengielene recalled, "The night before, we were all just watching TV. Right after midnight, Roel started to complain of chest pains. He tried to get out of bed at around 5 o'clock in the morning... he died a few moments after."



On 28 October 2014, Roel Rosell succumbed to cardiac arrest.

While his family was still reeling from his unexpected death, Rengielene noted that they had some measure of relief from her husband's legacy. The ILO social protection package enabled Roel to complete the remaining three months of the required 33 months' premiums needed for his family to be eligible to receive a monthly SSS pension. These included funeral assistance worth 20,000 Philippine pesos (PHP); a monthly PHP2,000 pension with an additional 13-month pension per year; and monthly child support of PHP250 for both his sons until age 21.

Rengielene plans to use the pension to set up a small business and earn enough to care for their children. Encouraged by her first-hand experience receiving social security benefits, she now intends to become an SSS member herself. "Maybe, if Roel didn't have it [SSS coverage through the sub-project], we would already be in debt, with all the expenses from the burial while still recovering from the typhoon."



New beginnings for a family after facing serious trials

© ILO/ M. Crozet 2014



© ILO/ P. Fajardo 2015

The Barrantes family lived a busy life as owners of a small *carinderia* (eatery) near the airport in the fisherman's district in Tacloban City. With Rogelio as the main cook and Irish as the waitress and cashier, the eatery brought in more than enough to send their kids Kristal and Kimuel to school and sustain the family's needs.

After hearing about the potential damage that Super Typhoon Haiyan would cause, the whole family – including Rogelio's mother – decided to stay at the eatery to ride out the storm, deeming it safer than their house which was near the sea. Although they stockpiled supplies and secured the doors and windows, they were not prepared for the intensity of the storm surge. Rogelio recalled, "I tried to peer out to see what was happening. I was shocked to see a wall of water with wood, roofing, and other debris heading straight for us. It was taller than the houses. The only thing I was able to say was WATER!. Everything happened so fast."

The family panicked at the sight and desperately fought to survive the rushing water which destroyed their eatery and almost drowned them. While everyone suffered injuries and despaired in the loss of their livelihood, they experienced an even greater loss – the deluge swept away Rogelio's mother.

The family briefly moved to Manila to recuperate, but after a month's stay they went back to Tacloban to start rebuilding their lives. They faced numerous challenges, including an eight-month stay in a temporary shelter facility together with 49 other internally-displaced families.

Rogelio along with 513 other internally-displaced persons (IDPs) in the province of Leyte took part in the livelihood skills

development training provided by the Technical Education Skills and Development Authority – Region 8 (TESDA R8) on carpentry which was supported by the ILO. He then had the opportunity to apply his skills afterwards along with 49 other worker-beneficiaries in the ILO-supported project "Transitional Shelter Assistance in Tacloban" implemented by Operation Compassion Philippines (OCP). In both these projects, Rogelio and his co-workers were provided with social protection through accident insurance, health insurance from PhilHealth, social security coverage from SSS, personal protective gear and appropriate work equipment, as well as much needed wages.

While the transition from cooking to carpentry was not easy for Rogelio, he successfully acquired and applied his new skills in rebuilding homes for other families staying in the temporary shelters. With his earnings, they were able to get back in the food business, preparing and selling packed meals to neighbours and those living in nearby communities.

In January 2015, Irish gave birth to daughter Keziah at the Tacloban City Hospital. Though the family initially worried about not being able to pay for the hospital expenses, they were relieved to discover that Rogelio's health insurance coverage extended to members of his family and paid for everything.

Rogelio gratefully recalled how his PhilHealth coverage helped his family avoid expenses they could not possibly afford, "We did not pay even a single peso. We just signed the papers and went home."



Continuing social security contributions for the future

© ILO/ Haiyan 2014

For 41-year old Francisco Palanas and his family, life in Barangay 88, Tacloban City was modest and good. His salary as a consumer products distributor and family's saving ways enabled them to build their own house over a period of ten years, and to even buy a tricycle and other little comforts that made life enjoyable.

Prior to the arrival of Super Typhoon Haiyan, the family heeded the warnings of the local government and stayed in one of the evacuation centres, with the exception of Francisco who opted to secure their house and belongings. Upon seeing the debris-filled raging waters, however, he and his neighbours who had also stayed to guard their property had to flee to safety.

He was the first to return home after the typhoon passed and the first to see the devastation: "The entire house was gone... only the toilet seat remained standing. I was only able to salvage the tricycle which I thought was gone too. Almost all the things we saved up for were lost."

After a short stay in an evacuation centre, the family then moved to a temporary shelter facility in Barangay Kawayan along with 49 other families and stayed there for eight months. They were provided with food, clothing, and other materials by different government and non-government agencies. While the family appreciated the *nipa* and other wood-based materials, they longed for their home and sought opportunities to start rebuilding.

In May 2015, Francisco became one of the 355 worker-beneficiaries of the ILO sub-project "Slope Protection and waterway project in Mount Tralala" implemented by the Operation Compassion Philippines (OCP). The project involved fortifying areas on Mount Tralala to avoid erosions and landslides. As a worker-beneficiary earning guaranteed minimum wage, Francisco was also provided with social protection coverage including accident insurance, health insurance from PhilHealth, social security coverage from SSS, and personal protective equipment.

A natural businessman, Francisco used part of his earnings to set up a small *sari-sari* (retail) store where he and his family repacked consumer goods like cooking oil, sugar, and rice which they then sold to other families in the transitional shelters. Profit from the store and the transportation service using his tricycle brought in additional income and relief that the family needed.

With more room to breathe, Francisco intends to continue paying his SSS premiums until he becomes eligible to access loans. He will use the additional capital in their fledging business which he looks forward to further developing as he and his family move to the Villa Diana relocation site. Francisco thankfully noted, "Being involved in the slope protection project really helped me and my family get back up, and with the SSS coverage provided, it's now up to me and my family to continue contributing."

Extending PhilHealth benefits to loved ones

© ILO/ M. Espano 2014

SAFETY FIRST

© ILO/ Us wag 2014



© ILO/ Haiyan 2014

© ILO/ P. Fajardo 2015

Maxima Sultan, 59 years old, is the matriarch of her large family of nine children and 23 grandchildren. She is a rice and coconut farmer and works with her family in their farm in Barangay Sta. Elena in Tanauan, Leyte.

On 8 November 2013, Super Typhoon Haiyan blew away almost all of the houses in the community where the Sultan family lived. Although all members of the clan were safe, the typhoon destroyed the coconut trees and rice fields that they depended on.

Maxima and other members of her cooperative, the Sta. Elena Farmers' Association, were disheartened on discovering the damage to their communal irrigation system and all the debris and silt in the canals that prevented the flow of water needed by their farms. Recovering their farm and their livelihood became more daunting.

Maxima and 133 other members of the Sta. Elena Irrigator's Services Association took part in the ILO sub-project "Rehabilitation of the Sta. Elena, Tanauan Irrigation System" supervised by the non-government organization Uswag Kita. They focused on the repair of 250 metres of damaged canals and the desilting of five kilometres of irrigation ways that served as the lifeblood of the rice lands of their community.

As a worker-beneficiary, Maxima received a minimum wage, personal protective gear for use during on-site work, social security coverage from SSS, accident insurance, and health insurance from PhilHealth. Knowing that the PhilHealth coverage could be extended to other members of her household, Maxima named some of her grandchildren as her dependents.

In mid-April 2015, Maxima's four-month old grandson, Ismael, suffered from a high fever. Though they brought him to the hospital to be checked, he was discharged almost immediately after the fever went down. Things took a turn for the worse, however, when his fever came back and he suffered convulsions, prompting them to rush him back to the hospital for treatment.

Ismael was diagnosed with life-threatening meningitis, an inflammation of thin tissues surrounding the brain and spinal cord. He was confined in the hospital's Intensive Care Unit (ICU) for five days. As his condition improved, he was moved to the hospital ward for 17 days of treatment and further observation.

Although Ismael became better, Maxima worried about whether they could afford the hospital bills that they knew would be substantial, given the care required by her grandson. Her fears were assuaged, however, when she remembered her recently renewed health insurance and her identifying Ismael as one of her dependents. Maxima shared, "I was overcome with joy then because we did not even have to pay a single peso. Good thing, I placed Ismael's name in the member's registration form."

To this day, Maxima remains grateful for her grandson's good health and for her health insurance that proved critical in her family's time of need.



© ILO/ P. Fajardo 2015

Maxima Sultan happily carries grandson Ismael.



© ILO/ JP Fajardo 2015

Health insurance: a blessing that helped give another blessing



© ILO/ M. Crozet 2014

For Lloyd and Macy Polinar, life in Bogó City was simple – raising their young son Brian, Macy ran a small but successful beauty salon while Lloyd worked as an emergency responder in Cebu City.

As with everyone in Northern Cebu, the Polinar family had their own first-hand experience of the destruction brought by Super Typhoon Haiyan. Even though Lloyd was on duty in faraway Cebu City, Macy and Brian initially felt safe in their house as it was well-constructed. But when she heard that the typhoon was heading towards their area, Macy and Brian fled and eventually found better shelter on the other side of their barangay. Macy recalled, “The winds were so strong that our house and the salon I had were totally destroyed. Everything in the salon was damaged... hair iron, blowers, everything was drenched. All the houses here in our area were totally destroyed.”

In May 2014, Lloyd became one of the 60 worker-beneficiaries of the ILO sub-project “Repair of the Bogolites Vocational and Technical Training Facility” implemented by the City of Bogó with the ILO. Lloyd was provided with social protection coverage including accident insurance, health insurance from PhilHealth, social security coverage from SSS, personal protective gear and equipment, as well as much needed wages to support their recovery from Super Typhoon Haiyan. Having already resigned from his work as an emergency responder to be with his family, Lloyd also benefitted from the basic welding skills training component under the sub-project.

In February and March 2014, Macy experienced bouts of nausea, dizziness and general discomfort. Her doctor confirmed her pregnancy, with conception estimated to have

occurred prior to the arrival of Super Typhoon Haiyan.

Despite his happiness with the news, Lloyd anxiously wondered how they would pay for Macy’s stay at the hospital, especially since she had to give birth through Caesarian section. As Lloyd had declared Macy as one of his dependents under the sub-project, her childbirth was



© ILO/ M. Crozet 2014

Lloyd Polinar taking a brief break during the training on welding.

eligible for PhilHealth coverage. Since the PhilHealth insurance he acquired as an ILO worker-beneficiary was still being processed and only had a three-month coverage period, he had to secure a certification from the ILO Field Office for Northern Cebu to vouch for his enrolment. Fortunately, it was readily provided.

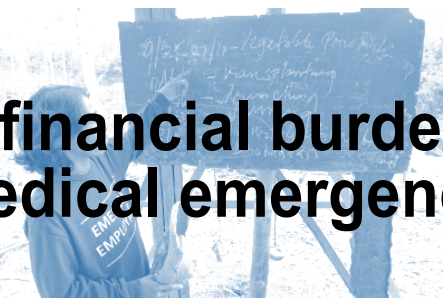
On 1 July 2014, Macy gave birth to baby girl Hyacinth at the Cebu Puericulture Center and Maternity House a few days before the expiry of Lloyd’s insurance. It covered 20 per cent of their hospital expenses totalling 58,000 Philippine pesos (PHP), the rest of which were paid for with contributions from friends and family.

Apart from the income gained and the welding skills obtained by Lloyd through this ILO-supported project, Macy considers Lloyd’s experience a blessing that allowed them to avail of a sizable reduction in medical fees when they needed it most. “I will always remember how Lloyd’s participation in the Bogolites project and his PhilHealth coverage helped us have Hyacinth in our lives,” Macy gladly expressed.

Reduced financial burdens during medical emergencies



© ILO/ M. Crozet 2014



© ILO/ P. Fajardo 2015

Marcial Olivar is a small-scale farmer from Barangay Hacienda Maria, San Isidro, Leyte who, in bountiful times, earns up to 4,000 Philippine pesos (PHP) per harvest of rice, corn, and tobacco. Like all other farmers, Marcial knows the impact that adverse weather can have on his investments in his small farm.

When news broke out about the coming of Super Typhoon Haiyan, Marcial and other farmers in the community immediately harvested their crops in order to recoup at least part of their investments rather than lose it all to the storm. This later proved to be a prudent decision as the typhoon's torrential rains rendered all farmlands in the area unviable for planting for some time. Strong winds also damaged all houses in the community, including Marcial's, tearing off their roofs and leaving behind only the concrete walls.

Marcial, his family, and the rest of the community survived with the assistance of the local government and relief agencies that provided food, clothing, and other necessities. As a farmer, however, Marcial felt the need to work and earn income to compensate for losses from his typhoon-damaged farm.

In October 2014, Marcial and 42 other worker-beneficiaries in the community worked with the Hacienda Maria Primary Multi-Purpose Cooperative (HAMACO) on the ILO sub-project "Land Preparation for Contour farming-San Isidro – HAMACO". The sub-project involved utilising Sloping Agricultural Land Technology (SALT) a technique used to prepare shallow terraces and bunds to better retain water, stop soil erosion and loss of nutrients and thus help boost crop yields. Marcial noted, "I joined the contour project so that I could earn some income while I rehabilitated my farmland for planting."

Apart from much needed salary, Marcial and the other worker-beneficiaries were also provided with social protection which included accident insurance, health insurance from PhilHealth, social security coverage from SSS, personal protective gear, and hand tools used for the site work. They were also subject to on-site health monitoring that involved daily blood-pressure checks and other means of determining their fitness to do labourious work. They were also trained in SALT farming techniques.

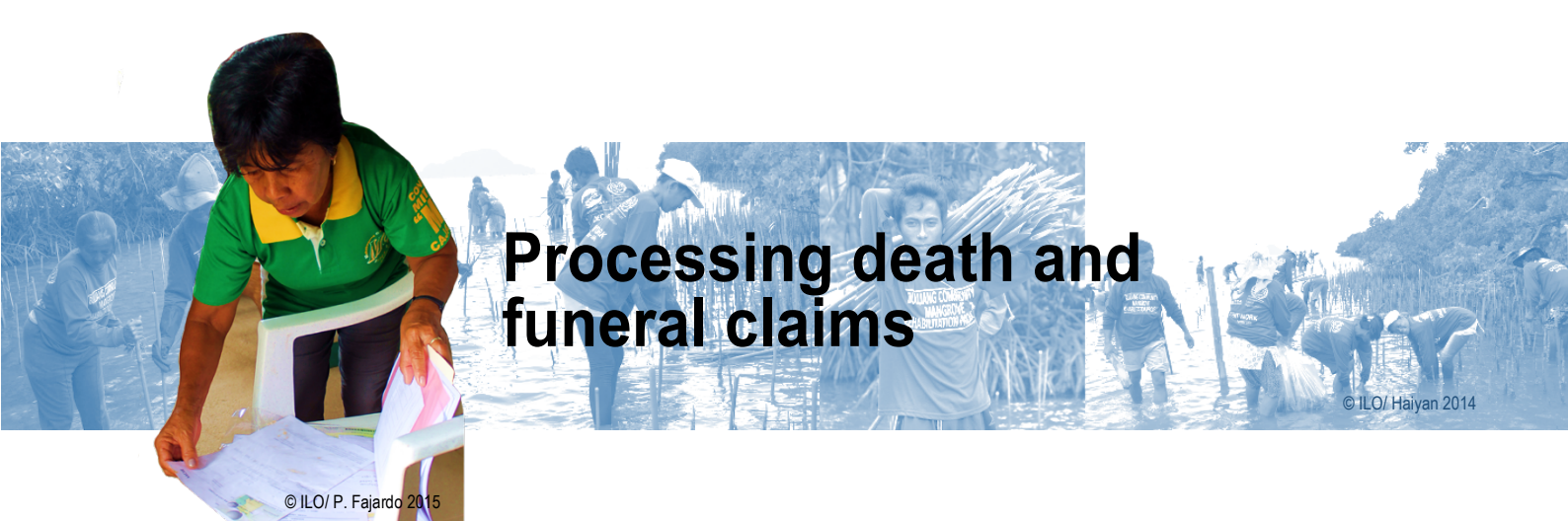
Towards the end of December 2014, Marcial experienced severe nausea and profuse vomiting. His family immediately rushed him to the Ormoc Doctor's Hospital where he was diagnosed with enlarged kidneys



A pensive Marcial Olivar recalling his dire medical condition in December 2014.

aggravated by hypertension. His treatment, hospital confinement, and the thought of the hospital bills increased Marcial's anxiety. However, he was relieved to find out that half of his PHP17,000 bill was covered by his PhilHealth insurance. "For some people, eight thousand pesos would seem negligible. But for me, that is already our net income for two harvests. At first I thought [PhilHealth registration] was just a requirement to get into the job [of land preparation]. It ended up being such a big help, especially with what happened to me," Marcial said.

With his land again viable for planting, and with his health fully recovered, Marcial has returned to planting crops as the main livelihood for himself and his family.



Processing death and funeral claims

Rolando and Norma Daco, both 59 years old, have lived in Barangay Buluang, Busuanga, Palawan since the early 1960s. Like most of the Tagbanuas in their locality, they lived on subsistence fishing and augmented their income with rice farming. Rolando was also a community elder, taking an active leadership role in ensuring harmony among neighbours and the preservation of their environment.

The couple had never experienced a storm as strong as Haiyan. Norma recalled, “Before, we just let typhoons go past... but with [Super Typhoon Haiyan], with how strong it was, I have grown to fear experiencing typhoons again.”

While Super Typhoon Haiyan tore apart their home, it did greater damage to the lives of the fishing community – it destroyed the mangrove forests that served as habitat and nursery ground for the fish and marine resources they harvest.

In August 2014, seeking to bring in much needed income to the family and at the same time to continue serving the community, Rolando joined the ILO sub-project “Buluang Community Mangrove Rehabilitation Project” implemented by the the Partnership for Philippine Support Service Agencies, Inc. (PhilSSA) together with the ILO. He and 154 other worker-beneficiaries replanted and rehabilitated the heavily damaged mangrove areas.

In addition to assured minimum wage, worker-beneficiaries were provided with personal protective equipment and gear, healthcare and accident insurance through PhilHealth, and social security coverage through SSS.

It was the first time for Rolando to have social security coverage.

On 2 March 2015, Rolando suffered from a severe head trauma as he slipped while walking along the shore. With very limited access to emergency medical facilities in the area, Rolando died the same day. To date, Norma and her family are only slowly coming to terms with their loss.

But Rolando had a final gift for his family – his dependents are eligible to claim from SSS funeral and death benefits which may total 30,000 Philippine pesos (PHP), an amount that may help in their recovery from losses brought about by Haiyan.

Norma and her children have already secured the necessary documents to initiate the process of claiming death and funeral lump sum benefits, and are unmindful of the challenge of travelling four to five hours from their home to the nearest SSS desk in the adjacent town of Coron to formally place their claims.

Though they grieve their loss, they are thankful for the parting blessing of Rolando.



Norma Daco holding the photo of husband Rolando.

Worker's responsibility in ensuring accurate social protection records



Anson Pelayo, 31 years old, works as a *habal-habal* or motorcycle transport driver in Barangay Hacienda Maria, in the town of San Isidro, Leyte. On 8 November 2013, Super Typhoon Haiyan reduced the small house that Anson had built with his wife Michele into a pile of wood.

It took him three months to rebuild his house from both salvaged and donated materials. Though he was able to resume his transport service, Anson knew that he badly needed to bring in more income to fund his family's expenditures.

In October 2014, Anson and 42 other worker beneficiaries in the community worked with the Hacienda Maria Primary Multi-Purpose Cooperative (HAMACO) on the ILO subproject "Land Preparation for Contour farming- San Isidro – HAMACO". The subproject involved utilising Sloping Agricultural Land Technology (SALT) a technique used to prepare shallow terraces and bunds to better retain water, stop soil erosion and loss of nutrients and thus help boost crop yields.

Along with the much needed salary, Anson received social protection which included accident insurance, health insurance from PhilHealth, social security coverage from SSS, and personal protective gear and hand tools used for site work.

While Anson was able to completely process his accident insurance, he encountered difficulties with the processing of his PhilHealth documents.

"The initial MDR [Member Data Record] I received had many wrong entries that needed to be changed. My birthday in the records was October 8 even if it is really October 9. Also, no beneficiaries were indicated and I was categorized as a widower," he explained.

These inaccuracies affected Anson two months after the end of the sub-project when he had a medical emergency.

On 19 December 2014, Anson experienced vomiting and diarrhea, and suffered from a high fever, abdominal pains, and headaches. Wanting to continue his family's Yuletide celebrations, he sought treatment at the Northwestern District Hospital only after Christmas and was required to stay there until 29 December.

Because of the discrepancies in his PhilHealth records, he was unable to use his health insurance coverage to offset his hospitalization expenses of about 4,800 Philippine pesos (PHP). Although he and his family were able to pay for the bill, Anson realized that they would have been unburdened if he was able to successfully utilize his health insurance.

He has since committed to prioritize correcting his PhilHealth records, to continue his payments, and to take full advantage of the healthcare insurance coverage given to him.

Anson now feels obliged to ensure that he and his family would have more security, especially in terms of healthcare.



The Pelayo family at their rebuilt home in Barangay Hacienda Maria.

Real life, real challenges, real protection

The eight life stories featured in this document were drawn from interactions with worker-beneficiaries and their dependents from the different areas where the ILO's Emergency Employment and Livelihood Recovery Project for Super Typhoon Haiyan was carried out. The stories look into the lives of people who had different experiences dealing with the super typhoon and its aftermath. They consider their actual and potential avilment of social security and health insurance coverage as they overcome socioeconomic challenges brought about by different life events.

"Maybe, if we didn't have it [SSS], we would already be in debt with all the expenses from the burial while still recovering from the typhoon."

Rengielene Rosell,
featured in "Facing crisis and death with hope"

"We did not pay even a single peso. We just signed the papers and went home."

Rogelio Barrantes,
featured in "New beginnings for a family
after facing serious trials"

"Being involved in the slope protection project really helped me and my family get back up, with the SSS coverage provided it's now up to me and my family to continue contributing."

Francisco Palanas,
featured in "Continuing social security
contributions for the future"

"I was overcome with joy then because we did not even have to pay a single peso. Good thing, I placed Ismael's name in the member's form."

Maxima Sultan,
featured in "Extending PhilHealth benefits
to loved-ones"

"I will always remember how Lloyd's participation in the Bogolites project and his PhilHealth coverage helped us have Hyacinth in our lives."

Macy Polinar,
featured in "Health insurance: a blessing
that helped give another blessing"

"At first I thought [PhilHealth] was just a requirement to get into the job [of land preparation]. It ended up being such a big help, especially with what happened to me."

Marcial Olivar,
featured in "Reduced financial burdens
during medical emergencies"

Though they grieve their loss, they are thankful for the parting blessing of Rolando.

On the Daco family,
featured in "Processing death
and funeral claims"

"The initial MDR [Member Data Record] I received had many wrong entries that needed to be changed. My birthday in the records was October 8 even if it is really October 9. Also no beneficiaries were indicated and I was categorized as a widower."

Anson Pelayo,
featured in "Worker's responsibility in ensuring
accurate social protection records"

**International Labour
Organization**

Country Office for the Philippines
19th Floor Yuchenco Tower
RCBC Plaza, 6819 Ayala Avenue
Makati City 1200 Philippines
Tel: +632 580 9900
Website: www.ilo.org/manila



ISBN: 9789221302384 (print)
9789221302391 (web pdf)