

## **Policies on Health, Safety and Welfare of Employees**

PSBank advocates a work environment free of work hazards, and is conducive to the well-being and professional development of its employees. As such, PSBank has instituted the following programs and policies:

- **Health/Wellness and Family Welfare Program.** The Bank supports a clean and healthy lifestyle among its employees. It also promotes work-life balance for its employees and dependents.

The Bank partnered with a Health Maintenance Organization (HMO) provider, Intellicare, to provide extensive Health Management Program to its employees. The Intellicare health card allows employees to avail medical services from any of the one thousand one hundred forty two (1,142) accredited Intellicare hospitals and clinics throughout the country. This include well-known hospitals like St. Luke's Hospital, Makati Medical Center, Manila Doctors, Medical City, Asian Hospital to name a few. Health card is not only given for free to employees but also to their two (2) qualified dependents. Additional dependents may be enrolled for a minimal fee. Availed services of non-accredited Intellicare doctors and hospitals may be reimbursed up to 80% of the total cost.

Aside from the health card, the Bank gives additional subsidies and allowances to employees that will aid them in maintaining their overall health and wellness. These allowances include: medical and dental subsidy, optical subsidy, and cash assistance when an employee or his/her dependent was confined in a hospital, per day up to maximum of fifteen days per confinement.

In 2009, the Bank started its annual vaccination program for Flu, Cervical Cancer, Pneumonia and/or Hepatitis A and B. Employees may avail of the vaccines for themselves and for their family members at a lower cost. This may also be paid on a staggered basis either thru over-the-counter payment or payroll deduction.

As a commitment to partner in monitoring the health of its employees, all employees are mandated to undergo the Executive or Annual Physical Check-up.

In addition, employees are encouraged to join activities, such as but not limited to sports tournaments, exercise and dance classes, and pampering sessions. These activities are not only good for health; they also build competitiveness and camaraderie. The Bank also partners and sponsors activities, like the World Vision Run, as part of its Corporate Social Responsibilities (CSR), by providing subsidies to its employees.

For the last two (2) years, PSBank held the following Health/Wellness activities:

2014

<b>Activity</b>	<b>Date</b>	<b>No. of Employees (and Dependents) Covered</b>
Central Luzon Badminton Tournament	March 29, 2014	28
Basketball Tournament	April 26 - July 12, 2014	315
Volleyball Tournament	April 26 - July 12, 2014	48
Vaccination Program (including dependents)	May 17, 2014	
- Head Office		585
- Branches		209
South Luzon Bowling Tournament	May 31, 2014	62
World Vision Run	June 22, 2014	124
Bowling Tournament	August 2 & 9 2014	64
Executive Checkup	September 1, 2014 - January 31, 2015	46
Annual Physical Checkup (including dependents)	October 1 - November 30, 2014	2,730
Badminton Tournament	December 6, 2014	80

2015

<b>Activity</b>	<b>Date</b>	<b>No. of Employees (and Dependents) Covered</b>
Basketball Tournament	April 18 - July 12, 2015	286
Volleyball Tournament	April 18 - July 11, 2015	44
Davao - Digos Bankers Table Tennis Tournament	May 3, 2015	5
Zamboanga Bankers Sports Fest	May 24, 2015	17
Cebu Inter-Branch Bowling and Billiards Tournament	June 3, 2015	63
Aklan Inter-Color Basketball Tournament	June 20, 2015	5
Vigan Bankers Run-For-A-Cause	June 27, 2015	5
Bowling Tournament	June 13 & 20, 2015	64
World Vision Run	June 21, 2015	131
Self-Defense Workshop	June 26 & 27, 2015	50

The Bank also partnered with Philippine Children’s Medical Center (PCMC) for annual bloodletting program. As a part of good will, Employee Engagement Department also helps employees who are in need of blood by coordinating their request to PCMC, who in return will provide blood bags for free.

Through the Bank’s e-bulletin, the Human Resources Group (HRG), the following announcements were released and disseminated:

- “What You Need To Know About EBOLA Virus?” (November 20, 2014);
- “Effects Of Chronic Kidney Disease To Our Bones” (November 25, 2014);
- and,
- “What You Need To Know About Diabetes Mellitus” (July 6, 2015).

To give employees an opportunity for rest, recreation, and to attend to their personal concerns, they are entitled to different type of leaves annually.

<b>Type of Leave</b>	<b>Number of Days</b>
Vacation Leave	15*
Sick Leave	15
Emergency Leave	5 (per incident per year)
Solo Parent Leave	7
Paternity Leave	7
Maternity Leave - Normal	60 calendar days + 5 working days
Maternity Leave - Caesarian	78 calendar days + 5 working days
Magna Carta for Women	60 calendar days

*\*Two days additional vacation leaves are given to employees who’ve been with the Bank for twenty (20) years and above.*

The Head Office provides a health clinic, where nurses are available daily and a doctor four times a week to cater to their health needs. The branches are provided with first aid kits, with accredited HMO clinics and hospitals nearby. The Bank also sponsors vaccination programs for employees and their dependents at affordable price. For health buffs and gym buffs, the Bank has partnered with different gym and health institutions for the employees and their families to avail of subsidized wellness programs.

On top of these, the Bank institutionalizes family-bonding activities, such as the Halloween Party and the Educational Fun Day.

The following were held in the past two (2) years:

Activity	Date	No. of Employees (and Dependents) Covered
Educational Fun Day	May 17, 2014	120
Halloween Party	October 29, 2014	100
Educational Fun Day	May 16, 2015	160

- **Occupational Health and Safety (OSH) Program.** The program aims to ensure that the workplace is safe and free from work hazards that may cause or likely cause physical harm to the workers, or damages to property. To effectively implement this program, a Health and Safety Committee (HASCOM) was recently created by Management.

The HASCOM, as representative of the Bank:

- Acts as the planning and policy initiating group in all matters pertaining to the safety and health of the employees;
- Ensures that the Bank is compliant with the minimum requirements on occupational safety and health standards;
- Provides complete job and safety instructions to employees, especially the work environmental hazards, to which the employees may be exposed; and steps to take in case of emergency;
- Ensures adequate guidelines, programs, and measures are adopted to ensure employee's health and safety;
- Maintains and controls the working environment in fit and comfortable conditions for the purpose of promoting and sustaining the health of employees; and
- Conducts inspection and job hazard analysis.

The HASCOM is assisted by the following:

- Safety Officers - Employees who have completed the Basic Occupational Safety and Health Seminar conducted by accredited learning centers by the DOLE.
- First Aiders - Employees who have completed the Basic Life Support Training by the Philippine Red Cross or by an accredited learning center.
- Doctors and Nurses - Health practitioners who are assigned to the Bank by its HMO provider.
- All branch personnel shall compose the local HASCOM with the Branch Head acting as the person in charge and the other personnel as members.

HASCOM believes that the success of the Program does not lie solely on the Bank. Immediate supervisors, employees, and all those who work for the Bank should also do their part. Employees are expected to work in accordance with the established safety practices and standards. On the other hand, supervisors should ensure that the employees in their watch are properly oriented with the bank's policies on occupational health and safety and ensure that these are followed. Lastly, it is the duty of any person – builder, contractor, service providers or enforcement agents, who visits, renovates, install devices or conduct business with the Bank, to comply with the provisions of the Bank's health and safety standards.

To ensure the continuity, efficiency and effectiveness of the program, the Bank shall continue to send employees to external trainings on occupational health and safety, as deemed necessary. Further, the Bank's Training Unit shall develop a training program that may be attended by all its employees.

Should ailments and accidents still happen despite proper implementation of this Program, an investigation shall be conducted and the appropriate reporting to DOLE and Management shall be made.

To further ensure health and safety of its employees, the Bank also has the following initiatives:

- a. Conduct of annual fire and emergency drills, partnering with the Bureau of Fire and Protection. During the conduct of the fire drill, Floor Marshalls, Wing Searchers and First Aiders are assigned to each floor at the Head Office to guarantee timely, orderly and safely evacuation of employees during emergency situations. Aside from the trainings attended by Floor Marshalls, Wing Searchers and First Aiders annually, information on what to do during emergency situations especially earthquake are also disseminated to all employees via email. Each floors of the Head office and all branches are also equipped with fire extinguishers.
- b. Bank's Building Administration Department conducts regular maintenance of critical equipment like elevator, generator sets and air-conditioning system. Recently, the Bank partnered with International Elevator and Escalators Incorporated in providing the Bank's Head Office with newer and more efficient elevators.
- c. The Bank's branches and every floor of the Head Office have purified drinking water which is replenished daily and is available to all employees for free.
- d. A housekeeper of a service provider of the Bank is assigned to every floor of the Head Office and to each branch to ensure cleanliness of the Bank's premises at all times. The Bank also has a program called Quality Management Work Environment (QMWE) which encourages all employees to maintain orderly workstations at all times. A representative from Service Quality Department conducts surprise inspection monthly to branches and departments to monitor compliance.
- e. No Smoking Policy is implemented in the Bank. Smoking is prohibited inside the branch's and Head office premises including the HO parking area.

f. For the Head Office and selected branches, there is a 24-hour security. For the Head Office, roving guards inspect each floor especially during night and weekends to check on employees who render overtime. CCTVs are also installed in all branches, lobbies of each floor and restricted areas.

The following workshops, training, and seminars were conducted and attended in the past two (2) years:

Activity	Date	No. of Employees (and Tenants) Covered
Basic Occupational Health and Safety Training	Various Dates (2014 & 2015)	4
Fire Safety Seminar	May 16, 2014	70
First Aid Seminar	June 5 & 6, 2014	17
Fire Drill (Head Office Employees and Tenants)	July 3, 2014	980
Earthquake Safety Seminar	July 10, 2015	110

Through the Bank's email, Process Management Division released the following articles:

- "What Should I Do In Case of Earthquake?" (May 30, 2014); and,
  - "What To Know and Do Before Emergency?" (July 6, 2015).
- **Compliance to Laws and Regulations.** PSBank complies with the following laws and regulations, on the protection of rights in the workplace, as well as the control of infectious diseases:
    - Republic Act (RA) 9231 or the Anti-Child Labor Law;
    - RA 9710 or the Magna Carta of Women;
    - RA 8972 or the Solo-Parents' Welfare Act;
    - RA 7877 or the Anti-Sexual Harassment Act;
    - RA 9262 or the Anti-Violence against Women and their Children ("VAWC");
    - RA 9165 or the Comprehensive Dangerous Drugs Act;
    - RA 8504 or the Philippine AIDS Prevention and Control Act;
    - DOLE Department Order 73-05 or the Program TB Prevention and Control in the Workplace; and,
    - DOLE Department Advisory No. 05 Series of 2010 or the Guidelines for the Implementation of a Workplace Policy and Program on Hepatitis B.