



International
Labour
Organization



Return and Reintegration to the Philippines

An Information Guide for Migrant Filipino Health Workers



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Public Services International
Internationale des Services Publics
Internacional de Servicios Públicos
Internationale der Öffentlichen Dienste
Internationell Facklig Organisation för Offentliga Tjänster
國際公務勞運





ABOUT PUBLIC SERVICES INTERNATIONAL

Public Services International (PSI) is a global trade union federation representing 20 million working women and men who deliver vital public services in 150 countries. PSI champions human rights, advocates for social justice and promotes universal access to quality public services. PSI works with the United Nations system and in partnership with labour, civil society and other organizations.

PSI runs a Migration Programme through partnerships with its affiliated public service trade unions worldwide in defending the human and trade union rights of migrant workers, while promoting equality, access to justice and quality public services for all. Visit www.world-psi.org.

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HOW TO USE THIS MATERIAL

This return and reintegration booklet contains basic information about relevant topics to help Filipino migrant health workers who are planning to return to their home countries after taking up employment overseas. It seeks to empower health workers to make informed decisions and raise awareness of the issues related to return and reintegration. This guide does not provide detailed information or advice but indicates the areas requiring further research and reflection by the individual. To help in the preparation of the guide, PSI conducted interviews and focus group discussions with migrant workers, representatives of government agencies and civil society partners. PSI is thankful for all their contributions.

In instances where the information is complex or likely to change, links to useful websites have been included. Individuals should use this material as a guide only and ensure the veracity and relevance of any information as much as possible.

As circumstances change, information will also change. It is therefore expected that this booklet will be regularly updated to reflect current realities.

This publication has been produced with the assistance of the European Union. The contents of this publication are the sole responsibility of Public Services International, consultant to the International Labour Organization, and can in no way be taken to reflect the views of the European Union.

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INTRODUCTION

Many migrant workers have unrealistic expectations and insufficient information about recruitment procedures, employment and living conditions abroad, labor laws and workers' rights in countries of destination, social costs of migration and return and reintegration. This lack of information on migration has placed a staggering number of migrant workers in vulnerable and risky economic and social situations. The availability and accessibility of adequate and up-to-date information is therefore crucial for individuals to make informed decisions and avoid fraudulent practices and other pitfalls in the migration process.

This return and reintegration booklet is part of a series of migration information materials developed for Filipino health workers under the International Labour Organization (ILO) *Decent Work Across Borders* (DWAB)¹. The project seeks to facilitate an approach to migration that benefits the migrant workers, the source and destination countries within a rights-based framework for labor migration management. The migration information materials seek to address information needs of migrant health workers at all the stages of migration -- from pre-decision to return and reintegration. This booklet focuses on information needed by migrant health workers in order to prepare and successfully reintegrate when they

return to the Philippines. Information is key to having a positive overall migration experience. Awareness of existing social services and support mechanisms is important for a smooth reintegration in the home country. Family plays an important role in the successful reintegration of migrant workers and thus, some of the information here is intended for their spouses and other family members.

¹ http://www.ilo.org/manila/info/public/pr/WCMS_173607/lang-en/index.htm

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1. Reintegration

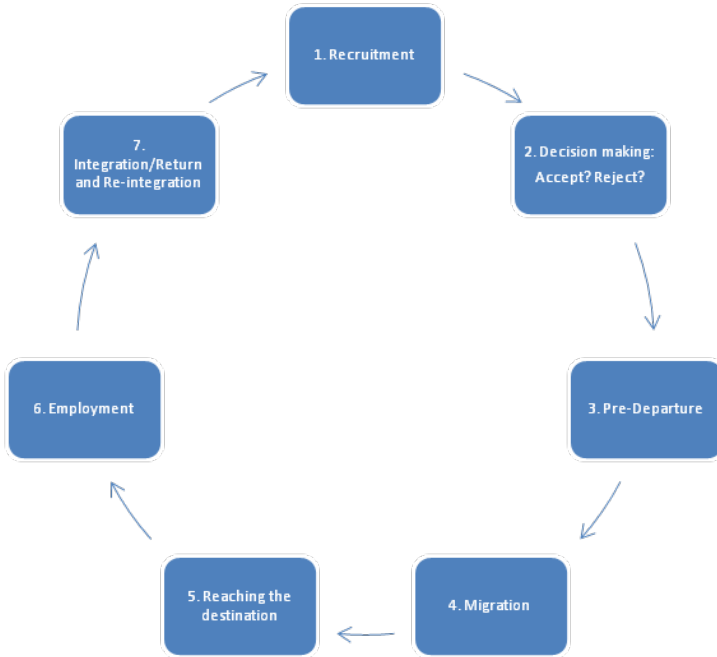
1.1 What is reintegration?

Return and reintegration in this booklet shall refer to the process of going back to one's country of origin (in this case the Philippines), including preparation and implementation. Return may be voluntary or enforced.

The United Nations (UN) defines returning migrants as “Persons returning to their country of citizenship after having been international migrants (whether short-term or long-term) in another country and who are intending to stay in their own country for at least a year.”

Reintegration, to be successful, needs to be considered within the whole migration cycle. Contrary to common impression, reintegration does not start when the Overseas Filipino Worker (OFW) has returned to his or her origin country. Reintegration policies should cover all the stages of the migration cycle. Understanding that labor migration follows a cycle of phases helps in effective decision-making (see migration cycle diagram).

Migration Cycle



The migrant worker's willingness and readiness to return are central considerations in the process of return and reintegration. To be successful or to maximize gains while working abroad, planning for reintegration should be initiated even before one leaves the country. The migrant worker, together with the family, should discuss and agree on their common goals while the OFW is still working abroad. They should also define the role of each member to cushion the impact of separation, how they should support each other during the separation and how they could optimize the migrant's earnings.

While abroad, migrant workers should be able to join organizations that could help them cope with the separation and prepare for their

eventual return. As a worker for instance, joining a trade union in the country of destination, while maintaining ties with your union in your home country, can help a lot in protecting your rights, providing a successful migration experience and allowing for a smooth reintegration if and when you choose to return to your home country.

Migrant workers should also implement a plan to manage their money and savings to ensure that the fruits of their labor will not go to waste. They should have access to all available savings options. Information regarding investments, enterprises and employment possibilities should be made available to the migrant workers.

Reintegration programs must take into account the skills acquired by migrant workers while working abroad. These programs should be able to identify what training or retooling is needed for the migrant worker upon return.

For a migrant health worker, reintegration is not simply bringing back your savings and engaging in entrepreneurial activities in your home country. It is being able to use your accumulated skills and experience abroad to help your country develop. Health workers possess critical skills necessary for the development and well-being of society. They are the country's valuable human resources for health. Therefore, valuing health workers' skills and bringing them back to strengthen public health services should be a priority in the design of reintegration programs and policies for returning health professionals.

1.2 A comprehensive reintegration program must:

- Make sure that migrant workers who seek to go back are safely returned
- Address return migrants' aspirations and concerns
- Protect and promote the rights of return migrants
- Inform migrants about their conditions back home
- Provide continuous assistance and counseling prior to and after return
- Ensure access to employment, housing, health and education opportunities to return migrants
- For health workers, ensure that their skills and qualifications are valued and utilized to strengthen public health services

1.3 Issues and Challenges

Reintegration is fraught with various issues and challenges. Reintegration can also be a time of considerable stress for both the returning migrant worker and his/her family. In order to get through reintegration as smoothly as possible, you need to know what kind of issues you might face and make sure you have realistic expectations.

Lack of return preparedness

While many migrant health workers migrate with the intention of eventually returning to their origin countries, most of them have not made any concrete plans nor have discussed reintegration with their families. Because of lack of preparation, returning OFWs have difficulty reintegrating. Many return migrant workers feel that they have not achieved the goals they set when they left for abroad. They experience difficulty in searching for employment and investment opportunities. In some cases, they have to adjust to the slow and laid-back way of life in the community.

Feminization of migration

An increasing number of migrants, especially health workers, are women. When mothers leave, families left behind have to adjust to new living arrangements and try to fill the caregiving functions traditionally performed by mothers. Given the dominance of patriarchal attitudes or “macho” culture in the country, many fathers do not assume caregiving functions; instead these are passed on to other female relatives including grandmothers, aunts and daughters. It is indeed ironic that as Filipino nurses fill in the care gap in other countries, their unabated outmigration is also contributing to a care deficit in the Philippines.

Social costs to families

The separation of families and the resulting estrangement of relationships cause negative effects on the OFW and the family members left behind. In many cases, what were once strong emotional bonds between spouses and between parent and child

have been reduced to purely economic ties. Infidelity among spouses, marital break-ups and behavioral problems among children are just some of the common problems that OFWs and their families have to deal with.

Children are the most vulnerable to the physical separation and the family adjustments made in the absence of their mothers. Many of these children not only suffer psychologically but also have to contend with the irresponsibility of their fathers and nurturing a relationship with their caretakers. Many children in such situations have shown remarkable resilience. But a number have not been able to cope and have turned to deviant ways as a way of expressing their anger and discontent. Some children develop feelings of resentment against their migrant parents.

In many destination countries, labor migration policies are restrictive and do not allow spouses or children of migrant workers to move with them, as in the case of temporary migration programs. This further contributes to separation of families and emotional stress of migrant workers and the family members who are left behind.

Societal pressure

For those migrant workers who returned with little savings or investments to show for (ex. new house, car, properties), it is not unusual to feel embarrassed as if they have failed their families and communities. The disappointment of others could be a bitter pill to swallow, particularly if the returning migrant feels that he or she has done everything in his or her power to succeed, or had been deported before he or she could accomplish his or her goals. Although immediate families could usually be counted on for support, the returning migrant feels that he or she had failed to provide for their loved ones and dependents.

Overdependence on remittances

While it is true that some migrant workers are able to provide for the economic needs of their families, majority are not able to save for their eventual return and reintegration to the Philippines. Despite long years of hard work and relatively higher wages abroad, many OFWs are still unable to manage their finances effectively.

To a large extent, increasing family expectations and dependence on the OFW's income have made it difficult for migrant workers to have substantial savings. There is a tendency to develop materialistic or consumerist attitudes among OFWs and their families. They spend on misplaced priorities (ex. extravagant houses, expensive gadgets, high-priced cars) which eventually push them to further indebtedness.

Limited economic opportunities upon return

Economic reintegration remains as the biggest challenge for many returning migrant workers. While they may have gained experience and skills while working abroad, migrant workers find it hard to gain or maintain employment when they return. Some are forced to accept wages not commensurate to their abilities and experience. For those who have migrated irregularly as a desperate solution to lack of employment opportunities within the country, they come back only to face the same predicament.

Lack of social protection

Social protection is a universal right guaranteed by international human rights instruments. However, many migrant workers do

not have adequate protection against economic and social distress in times of illness, employment injury, unemployment, invalidity and old age. While OFWs are required to pay fees to Philhealth and \$25-contributions to OWWA, many of them do not understand what the fees are for and what programs and services they can avail of. Existing social security and welfare benefits being offered by the Philippine government are also limited in coverage.

Another big issue is the lack of portability of social benefits. This means that many migrant workers lose the benefits they acquired in the country of destination once they return to their home country. A lot still needs to be done to ensure the adequate transfer and payment of acquired entitlements for migrant workers.

Lack of data

At present there is no systematic process of collecting and analyzing data on returning Filipinos. There is no agency that processes and analyzes information on returning Filipinos, thereby making it difficult for evidence-base policymaking.



2. Reintegrating into the family and local community: Questions to ask

A positive reintegration experience requires realistic expectations. It is important to know exactly what you're getting into in your new living environment. It would help to speak with different people and be open to others. Spend enough time to reflect on the questions below. Use them for self-reflection. Discuss them with your spouse and family members. By recognizing your thoughts and sentiments, you can begin to understand the challenges and work on them.

2.1 For the migrant health worker:

- How did your employment overseas go?
- Were you looking forward to coming home? Why? What were your expectations?
- Did your return / reintegration happen as you anticipated? If not, what would you have changed?

- Are you feeling resentment, hurt or anger because your work overseas / return / reintegration didn't happen as you imagined? To whom are these feelings directed? Have you shared this with that person/s?
- How do you feel your reintegration is going? What are your areas of concern?
- Have you shared these concerns with your family? Are you being open and honest with them?
- How have they received your perception of the problems?
- Do you think you changed during the time that you were away? In what ways? Do you think these changes affect your family positively or negatively?
- How are you coping now that some of your independence (while abroad) has been lost?
- Do you think your spouse and family members have changed in your absence? How do you feel about that and why?
- How is your spouse responding to your presence at home? What about the children? How are they dealing with your being a part of their everyday lives again?
- Do you have any issues with intimacy now that you are reunited? Have you and your spouse discussed this in a loving manner? What can you do to improve this important area of your relationship? Do you feel you might benefit from some counseling?

- What can you do to help make this transition go smoothly?
- What are your expectations from your local community? What are your responsibilities? Have you exerted efforts in reconnecting with the members of your local community?
- How do you make use of the skills and knowledge you gained from your work overseas? Are there ways you can contribute to improving the health system of the country?
- Are there migrant networks/trade unions/professional associations existing in my local community that provide support for returning migrant health workers?

2.2 For the migrant's spouse:

- How did things go in his/her absence? Were you able to communicate regularly?
- Were you looking forward to his/her return? Why? How about the children?
- Did the reunion occur as you expected? If not, what would you have liked to have happened differently? Why?
- Are you harboring any feelings of resentment or anger because your spouse was away and a lot of responsibility fell on you? Have you discussed this with your spouse?

- What do you find most difficult about his/her reintegration? Are you being open, honest and transparent with your spouse? How does your spouse react to your perception of how the reintegration is going?
- What are you doing to make your spouse feel welcome and at home again? Is there anything you could do better or perhaps stop doing that would help during this period of transition?
- How are the children responding to your spouse being back home?
- Did you discuss the reintegration phase with your children, helping them to understand the stress and changes that were bound to take place?
- How are you coping now that some of the independence you had enjoyed while your spouse was away has been lost?
- Have you discussed the shifting of responsibilities/ division of work now that your spouse has returned?
- Are you having any problems experiencing intimacy now that you are reunited? What can you do to improve this important area of your relationship? Do you feel you might benefit from counseling?
- What can you do to improve the situation?

2.3 For other family members:

- How did things go in his/her absence? Were you able to communicate regularly?
- Were you looking forward to his/her return? Why?
- What do you find most difficult about his/her reintegration? Are you being open, honest and transparent with him/her?
- Did you assume roles or responsibilities while he/she worked overseas? Have you discussed the changes to your roles/responsibilities now that he/she has returned?
- What can you do to improve the situation?



3. What to expect upon return

3.1 Family & Relationships

- People may change over time. We notice these changes more after a long absence.
- Feel pressured by requests for time and attention from family, friends and other people.
- Be expected to perform home, work, and school responsibilities, or care for children before you are ready
- Find that your parents are trying to be too involved or treat you like a child again
- Face different relationships with children who now have new needs and behaviors
- Be confronted by the needs of partners who have had their own problems
- People close to you may have experienced loneliness, concern, and worry while you were away.

- Your absence could have created insecurity, misunderstanding, and distance within your family.
- Family members may have taken on new responsibilities and established new support systems and friendships.
- Expect love and happiness along with some anger and insecurity. These feelings need to be expressed.
- Expect your spouse to be surprised that you have managed so well without him or her. Your spouse will need reassurance that you still need him or her.
- Expect that it will take some time to adjust at home and your local community. If you feel that the adjustment process is taking too long a time, counseling might help.
- Children react differently to return of their parents after a long absence depending on their age. They may cry, act out, be clingy, withdraw or rebel.

3.2 Financial concerns

- Your savings may not be as high as you had expected it to be.
- Cost of goods and services in the country may have increased.
- Returns of investments (ex. in money market instruments, bonds, mutual funds, real estate, business) made may be lower than anticipated.

3.3 Work Challenges

- You may have trouble finding a job that matches your qualifications and expectations.
- Your skills acquired abroad and years of experience may not be recognized by employers.
- Existing job opportunities are precarious, low-paid and unprotected.
- Social protection may be limited.



4. Dos and Don'ts

4.1 For the migrant worker

- Plan your return and reintegration ahead. Set achievable goals and the time frame of your work abroad and discuss them with your family. Define responsibilities among the members of the family before you go overseas. Prepare for future employment or investment opportunities in the Philippines.
- Keep in touch with your family regularly while abroad and continue to provide them emotional support.
- Watch your spending. It's tempting to celebrate your return with dining out or special gifts or pasalubong but it's important to stay within your budget and continue to save for the future. Don't spend impulsively and deplete your savings.
- Learn to manage your finances effectively and implement a "forced-savings" program.

- Re-examine future plans, dreams, and expectations as needed.
- Reintegrate slowly. The process of reintegration can take a number of months as you rebuild your relationships so be patient.
- Try to fit into the family routine, which has been working without you.
- Expect changes in your spouse, children, other family members and friends.
- Keep in mind that you may have changed too after your work overseas. Adapt accordingly, remembering that most of the changes mean growth and maturity. If some of the changes are negative, be patient; you and your Family will have plenty of time to bring things back around to a position of comfort.
- Have an open and honest discussion with your family about responsibilities. You all need to decide how they should be shared now that you are back. It's usually best to take on a few tasks at first and then more as you grow accustomed to being home.
- Spend maximum time with the family. If possible, postpone reunions with relatives and friends until near-normal routines have been established at home.
- Pay more attention and understanding of your children's behavior.

- Recognize that you may have to seek professional help or counseling if necessary

4.2 For the migrant's spouse

- Discuss with your spouse the plans, common goals and expectations even before he/she leaves for overseas work.
- Keep in touch with your spouse regularly while he or she is away working. Make sure to provide them emotional support.
- Do not rely solely on the income of your spouse as much as possible. Contribute to the family income.
- Expect changes from your spouse.
- Give your spouse time to readjust upon return.
- Expect your spouse to have trouble sleeping for a while. He/she is accustomed to a different lifestyle (and possibly time zone).
- Develop a mutual plan or at least discuss expectations on the best use of your savings.
- Expect your spouse to be surprised or hurt that you have coped so well alone. You can reassure your spouse that he/she is loved and needed without giving up your own independence. Beware of making impulsive decisions.

4.3 For other family members

- Discuss with the migrant the plans, common goals and expectations even before he/she leaves for overseas work.
- Keep in touch with the migrant regularly while he or she is working abroad. Make sure to provide them emotional support.
- As a member of the family, do not rely solely on the income of the migrant as much as possible. If you can contribute to the family income the better.
- Expect changes from the migrant.
- Give the migrant time to readjust upon return.
- Encourage the migrant to make the best use of his/her savings. Do not push the migrant to spend indiscriminately.



5. Current government programs and services for all return migrants

5.1 National Reintegration Center for OFWs (NRCO)

The National Reintegration Center for OFWs (NRCO) is envisioned to be the one stop center related to all the Department of Labor and Employment's reintegration services for returning migrant health workers and their families.

It has the following functions:

- Develop and support programs and projects for livelihood, entrepreneurship and financial literacy for returning Filipino migrant workers and their families;
- Develop and implement other appropriate programs to promote the welfare of returning Filipino migrant workers;
- Develop capacity-building programs for returning overseas Filipino workers and their families, implementers, service providers and stakeholders

The NRCO provides the following services to returning migrant workers:

- Counseling
- Wage Employment Referral Assistance
- Enterprise Development
- Skills Training and Capability Enhancement
- Assistance to Distressed OFWs

To know more about the programs and services of the NRCO, please visit <http://nrco.omdsinc.com>.

5.2 Overseas Workers Welfare Administration (OWWA)

An attached agency of the Department of Labor and Employment (DOLE), the Overseas Workers Welfare Administration (OWWA) is the lead government agency responsible in protecting and promoting the welfare and well being of OFWs and their dependents.

OWWA is a membership institution; thus its programs and projects are geared towards promoting the welfare and interests of its members. The agency sustains its operations and services through the \$25-contributions from its members which are pooled into a trust fund.

As a member of OWWA, you are entitled to various healthcare benefits (ex. disability benefit, burial benefit), education and training benefits (ex. scholarship for OFW dependents, skills-upgrading), welfare assistance (ex. psychosocial and legal assistance for

distressed OFWS), and repatriation assistance in case of political unrest or calamities, livelihood development programs, and other reintegration programs.

Benefits for OWWA Members

Healthcare and Disability/Death Benefits:

Life/Accident Coverage

- A member is covered for the duration of his employment contract. The coverage includes P100,000.00 for natural death and P200,000.00 for accidental death.

Disability and Dismemberment Benefit

- A member shall be entitled to disability/dismemberment benefits ranging from P2,000.00 to P50,000.00.

Total Disability Benefit

- In case of total permanent disability, a member shall be entitled to P100,000.00

Burial Benefit

- A burial benefit of P20,000.00 shall be provided in case of the member's death.

Education and Training Programs

Education and Training Programs, subject to a selection process and accreditation of participating institutions, are offered to an OFW OWWA member or his duly designated beneficiary.

Relevant programs include:

- The Education for the Development Scholarship Program is a scholarship grant offered to qualified beneficiaries/dependents of an OWWA member who intend to enroll in any 4 to 5-year baccalaureate course with Php30, 000.00 worth of financial assistance.
- The OFW Dependents Scholarship Program (OFW DSP). Skills-for-Employment Scholarship Program is offered in coordination with the Technical Education and Skills Development Authority (TESDA) to land-based or sea-based OWWA member or their dependents/beneficiaries with Php7,250.00 and Php14,500.00 financial assistance for six-month program and one-year program respectively.

Repatriation Program

OWWA members may avail of official OWWA assistance to return to the Philippines in situations of emergency, political conflict or distress. This program includes provision of services to facilitate immediate repatriation of distressed OFWs, medically-ill OFWs and human remains such as airport assistance, domestic transport, temporary shelter, etc.

OWWA -NLSF Livelihood Development Program

This program is a partnership between OWWA and the National Livelihood Support Fund to further improve access to entrepreneurial development opportunities and credit facilities to OFWs, their families, and organizations.

Enterprises may include:

- trading (ex. general merchandise and buy and sell);
- services (ex. repair shops, restaurants, parlors);
- manufacturing (ex. meat/fruit processing, shoes); and
- agribusiness (ex. piggery, poultry)

Loan applications may be filed at any of the OWWA Regional Welfare Offices together with the following standard requirements:

- 1. Accomplished application form (with 2×2 picture)
- 2. Sketch and routes of residence and/or business site
- 3. Other requirements if applicable (ex. Price quotation, Bill of materials or building plan)

For more details on the programs and services of OWWA and the contact details of its regional offices, check their website at www.owwa.gov.ph.

5.3 Commission on Filipinos Overseas (CFO)

The Commission on Filipinos Overseas is an agency under the Office of the President established with the objective of strengthening the ties with Filipinos overseas and promoting their interests in the Philippines and abroad.

Its program framework consists of the following four areas:

- Migrant Social and Economic Integration
- Filipino Education and Heritage
- Filipino Unity and National Development
- Policy Development and Data Banking

Diaspora to Development or D2D is a comprehensive menu of programs initiated to mobilize Filipino migrants and diaspora communities to contribute to the economic and social development of their home country.

D2D Components

Alay Dunong sa Bayan (ADB / Brain-Gain Program) – a program that supports and strengthens the skills and technology exchange/transfer between overseas Filipinos and their home country, in fields such as science and technology, engineering, arts and culture, among others.

Diaspora Philanthropy (DP) (Lingkod sa Kapwa Pilipino / Link for Philippine Development Program or LINKAPIL) – a program that focuses on facilitating donations in cash or in kind for development projects in the Philippines.

Diaspora Investment (DI) – a program where new financial instruments are developed and promoted for overseas Filipinos to invest in.

- **Balik-Turo (Teach-Share) and Educational Exchange (BT)** – is the continuing Professional and Vocational Education Exchange program of CFO, which aims to encourage the return of academics and professionals to teach and work with the academe as a way of strengthening and enhancing the academic programs of partner schools.
- **Tourism Initiatives (TI)** – focuses on supporting the drive for Balikbayan (returning Filipinos) tourism by encouraging migrant investments in small tourism enterprises, like local bed and breakfasts, and other tourism related services, such as health and wellness services, among others.
- **Global Legal Assistance Program (GLAAD)** – mobilizes the support of overseas and local Filipino lawyers and legal experts to provide legal assistance and advice to overseas Filipinos in distress.
- **Medical Mission Coordination (MMC)** – coordinates and facilitates the conduct of medical missions sponsored and organized by overseas Filipinos in areas that need medical services.
- **Arts and Culture Exchange (ACE)** – promotes and facilitates the exchange of artistic and cultural workers between the country and Filipino communities abroad.
- **Business Advisory Circle** – a program that links and matches overseas Filipinos with business experts who can guide them in setting up business activities and partnerships in the country

- **Return and Reintegration (R&R)** – focuses on providing returning migrants with the latest information and services for a successful reintegration into local life

BaLinkBayan: A one-stop online portal for diaspora engagement

Established by the CFO, the BaLinkBayan initiative seeks to link overseas Filipinos with diaspora engagement opportunities in the Philippines. The website provides links to government online services specifically tailored for Overseas Filipinos. It offers interactive maps showing where they can invest and set up businesses in the Philippines. There's a map showing what agricultural products are present in the different municipalities and provinces to give overseas Filipinos some business ideas. The portal also has interactive maps showing where the classroom shortages are, where poverty is high, and where health care is needed the most so that overseas Filipinos would know where they can volunteer or donate. It's an innovative project that facilitates the flow of skills, financial resources and other forms of assistance from overseas Filipinos to the Philippines.

You can visit the portal at <http://www.balinkbayan.gov.ph>.

For more information about CFO programs and services, visit their website at www.cfo.gov.ph.

5.4 Social Security System (SSS)

The SSS is the social insurance institution that administers the pension fund for workers in the private sector. It has adopted a two-pronged approach to the coverage of overseas Filipinos:

- Forging of social security agreements (SSAs) with countries of destination for mutual cooperation in maintaining the social security rights of covered workers.
- Promotion of SSS programs for overseas Filipinos so that they will be entitled to SSS social security benefits and loan privileges.

SSS Programs for Overseas Filipinos

- **Regular Coverage Program** – provides long-term and short-term benefits to members, subject to qualifying conditions. The SSS grants sickness, maternity, disability, retirement, and death and funeral benefits to qualified OFW members. They also have access to loan privileges such as salary, housing and educational assistance. The loanable amount is based on the member's contribution amount and service.
- **Flexi-fund Program** – serves as a mechanism for overseas Filipinos to save a portion of their income abroad and maximize returns on their investments. The tax-exempt program is designed to supplement their benefits under the Regular Coverage Program.

Visit the SSS website for more information on the said programs and how to avail them as OFWs: www.sss.gov.ph. SSS members can also

access their contributions and membership records, make online transactions, set appointments with their SSS servicing branch, and request copies of their records through the SSS online service portal: <https://www.sss.gov.ph/sss/index2.jsp?secid=2364&cat=6&pg=null>.

5.5 Philippine Health Insurance Corporation (Philhealth)

Philhealth is responsible for overseeing the National Health Insurance Program of the government that seeks to provide universal health insurance coverage and ensure affordable, acceptable, available and accessible health care services for all Filipinos. It is a tax-exempt Government Owned and Controlled Corporation attached to the Department of Health (DOH).

Members of Philhealth are entitled to the following benefits:

Inpatient Coverage

PhilHealth provides subsidy for room and board, drugs and medicines, laboratories, operating room and professional fees for confinements of not less than 24 hours. Please refer to the table of rate ceilings/maximum allowances for inpatient coverage

Outpatient Coverage

Day surgeries, dialysis and cancer treatment procedures such as chemotherapy and radiotherapy in accredited hospitals and free-standing clinics. Enhanced Outpatient Benefit Package

Special Benefit Packages

- Case Rates

- TB Treatment through DOTS

- SARS and Avian Influenza
- Novel Influenza A(H1N1)

Take note that the following are excluded from coverage by Philhealth, except in cases when the agency approves:

- Fifth and subsequent normal obstetrical deliveries
- Non-prescription drugs and devices
- Alcohol abuse or dependency treatment
- Cosmetic surgery
- Optometric services
- Other cost-ineffective procedures as defined by PhilHealth

To get more information about Philhealth membership procedures, benefits and availment conditions, visit www.philhealth.gov.ph.

5.6 Home Development Mutual Fund (HDMF)

Formerly known as Pag-IBIG Fund, the HDMF serves as the national savings program of the government geared towards providing affordable housing for Filipino workers. According to Philippine laws, membership to the HDMF is mandatory for all OFWs.

As a member of the HDMF, a Filipino migrant worker is entitled to the following:

- Savings Facility
- Short-term loans

- Housing loans
- Access to online services
- Pag-IBIG Fund Home Matching Program which seeks to match OFW financial capability and preferences of OFWs with available housing units in the Philippines
- Voluntary enrolment to the Modified Pag-IBIG II (MP2) Program, an additional and voluntary five (5) year savings facility being offered by HDMF to its Pag-IBIG I members.

Please visit www.pagibigfund.gov.ph for the latest information on the fund's services and members' contribution rates. You can also read a simple to understand Frequently Asked Questions (FAQs) page on Pag-ibig tailored fit for OFWs at <http://www.pagibigfund.gov.ph/pop/faq.html>.

5.7 The Philippine Job Exchange Network (PHIL-JobNet)

The Phil-JobNet serves as the Philippine government's job matching and labor market information portal. It is an online facility of the Department of Labor and Employment (DOLE) with the centralized database maintained by the Bureau of Local Employment (BLE). The service is open to any job applicant at least 15 years of age and is free of charge. Returning OFWs seeking for local employment when they return can find a listing of job vacancies posted by employers and manpower pooling agencies in the Phil-JobNet website.

The online portal can be accessed at <http://www.phil-jobnet.dole.gov.ph/Default.aspx>.

5.8 Human Resources for Health Network (HRHN) – Philippines

The HRHN is a multi-sectoral organization composed of government agencies and non-government organizations that aims to respond to the different issues and challenges confronting Filipino health workers in the country and abroad. It develops and recommends policies and programs addressing education and training, employment, recruitment and reintegration of health workers.

Among its objectives is to ensure the ethical recruitment of Filipino migrant health personnel and to uphold the rights of all human resources for health to decent work, social dialogue and collective negotiations.

One of its major objectives is to develop and maintain an integrated database containing pertinent information on health personnel from production, distribution, utilization up to retirement and migration. Visit the website of the HRHN at <http://hhrdb.doh.gov.ph/hrhnetworkphils/> to learn more about the network's initiatives.

5.9 Department of Social Welfare and Development (DSWD)

Being the government agency tasked to protect the social welfare rights of Filipinos, the DSWD provides services to deported and undocumented OFWs. Examples of these services are: livelihood assistance, transportation allowance, skills upgrading, house repair, and burial/medical assistance.

More information about the DSWD is available at www.dswd.gov.ph.

5.10 Dual Citizenship

Former Philippine citizens who have been naturalized in another country and wish to retain or re-acquire their Philippine citizenship can do so according to the “Citizenship Retention and Re-acquisition Act of 2003.”

Filipinos who re-acquire Filipino citizenship may once again enjoy full civil, economic and political rights under existing laws of the Philippines which include:

- Right to own real property in the Philippines
- Right to engage in business or commerce as a Filipino
- Right to practice one’s profession in accordance with the law
- Right to acquire a Philippine passport
- Right to vote
- Other rights and privileges enjoyed by Filipino citizens

Visit the website of Bureau of Immigration (BI) at www.immigration.gov.ph for more information on how to petition for retention/re-acquisition of Philippine citizenship. You can also check out http://www.cfo.gov.ph/index.php?option=com_content&view=article&id=1362%3Adual-citizenship&catid=145%3Aintegration-and-reintegration&Itemid=833.



6. Trade Unionism in the Health Sector

Having your rights as a worker protected at every stage of the migration cycle is crucial for a successful return and reintegration. Trade unions play a big role in providing workers adequate information about their rights at work. They conduct trainings and provide counseling and other support services to help migrant workers positively reintegrate in the country and their local communities.

Trade unions have also been at the forefront of advocating for decent work and access to and portability of social protection for migrant workers. Strengthening the public health sector and creating economic reintegration opportunities for migrant health workers are key priorities for the trade unions affiliated with the Public Services International (PSI) in the Philippines.

Joining trade unions not only ensures that your rights are protected; it also provides you opportunities to advocate for a fair and sustainable development so that Filipino workers migrate out of choice, not necessity.

6.1 What is a trade union?

Trade unions are membership-based groups or organizations that represent, protect and advance the collective interests of workers.

6.2 What do trade unions do?

- Trade unions speak on behalf of their members
- Trade unions educate their members about their rights and provide them with information and advice about work-related issues.
- Trade unions provide members with a range of services including research, training, professional development, insurance, financial services and legal counseling.
- Trade unions negotiate or bargain with employers to get better pay and working conditions for members.
- Trade unions campaign on important issues that matter for workers such as low pay, discrimination at the workplace, and precarious work.

6.3 Why join a trade union?

- You will get support if you have a grievance or a problem at work.

- You're better off in a union. Studies show that union members generally receive higher pay, better benefits, and more paid holidays and flexible working hours than non-members.
- You will be entitled to additional membership services of the union such as insurance and discounts.
- You have more opportunities for trainings to improve your vocational and professional qualifications.
- You are safer and more secure in a union. Unionized workplaces have better health and safety practices and fewer accidents.
- You will be treated fairly at work. Unions protect members from unfair and discriminatory practices in workplaces.
- You will experience a sense of belonging to a group that values and cares for you. People who have a sense of belonging have better physical and mental health, have a greater capacity to manage stress, and tend to live happier lives.
- You have the opportunity to support campaigns that promote a more just and equitable society.

6.3 Can migrant health workers join trade unions?

All workers including migrant health workers have the basic human right to join and participate in trade union activities.

6.4 How do you join a trade union?

You can get in touch with the PSI (www.world-psi.org) or any of its affiliates in the Philippines to find out which union is relevant to you and how you can join one. See the contact information of the PSI trade unions in the Philippines in the list of resources.



7. Other programs and services related to return and reintegration

Health professional associations and non-government organizations are possible sources of information on return and reintegration options for migrant health workers. A number of these organizations also provide direct assistance to returning migrants and their families such as counseling, livelihood support and various training programs.

The directory that follows contains a list of professional associations and non-governmental organizations you can contact for more information and assistance.

7.1 Relevant Government Agencies

Organization Website

Organization	Website
National Reintegration Center for OFWs (NRCO) Ground Flr. Blas F. Ople Development Center, cor Solana and Victoria Sts., Intramuros, Manila	www.nrco.dole.gov.ph
Commission on Filipinos Overseas (CFO) Citigold Center, 1345 Pres. Quirino Avenue corner Osmeña Highway (South Superhighway) Manila, Philippines 1007 Tel: +63-2-552-4700 Email: info@cfo.gov.ph	www.cfo.gov.ph
Overseas Workers Welfare Administration (OWWA) 7th St. Cor. F. B. Harrison Pasay City, Philippines Tel: +63-2-8917601 to 24 24/7 Operations Center Tel: +63-2-551-6641; +63-2-551-1560 Mobile: +63-2-917-898-6992 Fax: +63-2-551-6651 Email: owwa_opcenter247@yahoo.com	www.owwa.gov.ph
Philippine Health Insurance Corporation (Philhealth) Citystate Centre, 709 Shaw Blvd., 1603 Pasig City, Philippines Tel: +63-2-441-7444; +63-2-441-7442	www.philhealth.gov.ph
Social Security System (SSS) SSS Building East Avenue, Diliman Quezon City, Philippines; Tel: +63-2-920-6401; +63-2-920-6446 to 55 Email: member_relations@sss.gov.ph Facebook: www.facebook.com/SSSPH	www.sss.gov.ph

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Organization	Website
Home Development Mutual Fund (HDMF) JELP Building, 409 Addition Hills, Shaw Boulevard, Mandaluyong City Tel: +63-2-724-4244 Mobile: +63-917-888-4363; +63-918-898-4363 Email: publicaffairs@pagibigfund.gov.ph	www.pagibigfund.gov.ph
Human Resources for Health Network (HRHN) Health Human Resource Development Bureau – Department of Health San Lazaro Compound, Rizal Avenue, Sta. Cruz, Manila Tel. No: (632)-651-78-00 loc. 4250/4251 E-mail Add. : psd.hhrdb.doh@gmail.com	www.hhrdb.doh.gov.ph/ hrhnetworkphils
Department of Social Welfare and Development (DSWD) Constitution Hills, BatasanPambansa Complex, Quezon City, Philippines Tel: +63-2-931-81-01 to 07; +63-2-931-81-01 to 07 Twitter: @dswdserves	www.dswd.gov.ph
Bureau of Immigration (BI) Magallanes Drive Intramuros, Manila Tel: +63-2-524-3824; +63-2-523-4870; +63-2-465-2400 Fax: 5235081; 5236615 Email: binoc_immigration@hotmail.ph ; xinfo@immigration.gov.ph	www.immigration.gov.ph

7.2 PSI Trade unions in the Philippines

Agency/Institution	Website
<p>Alliance of Filipino Workers Rooms 204-206 VIR Bldg., 1840 E. Rodriguez Sr. Avenue, Cubao Quezon City, Philippines Tel: +63-2-727-4804; +63-2-723-2787 Fax: +63-2-410-9737 Email: nhea1973@yahoo.com.ph</p>	
<p>Confederation of Independent Unions in the Public Sector 3/F N.Dela Merced Bldg. Corner Quezon and West Ave., 1103 Quezon City, Philippines Tel: +63-2-374-2035 Email: ciu@bayandsl.com</p>	
<p>Philippine Government Employees Association (PGEA) PGEA Building Maharlika and Masaya St. Elliptical Rd., Diliman 1100 Quezon City, Philippines Tel: +63-2-926-1573 Email: eso_hdmfpgea@yahoo.com</p>	
<p>Public Services Labor Independent Confederation (PSLINK) 15 Clarion Lily St. St. Dominic Subd. Congressional Avenue Quezon City Philippines Tel: +63-2-924-4710 Email: pslinkconfederation@gmail.com</p>	<p>www.pslinkconfederation.org</p>

7.3 Other trade unions in the Philippines

Agency/Institution	Website
Alliance of Government Workers in the Water Sector (AGWWAS) Home of AGWWAS #58 Andres Abellana Ext. Barangay Guadalupe Cebu City 6000 Philippines Email: agwwas.phils@yahoo.com	
Manila Water Employees Union (MWEU) Manila Water Employees Center Manila Water Compound, Katipunan Road Balara, Quezon City, Philippines Tel: +63-2-927-2917 Fax: +63-2-927-2917 Email: ed_borela@yahoo.com	
Maynilad Water Supervisors Association (MWSA) MWSS Compound, Katipunan Road Balara, Quezon City, Philippines Tel: +63-2-928-1453 Fax: +63-2-928-1453 Email: rev.fumar@yahoo.com	
NAPOCOR Employees Consolidated Union (NAPOCOR) Quezon Avenuecor. Agham Road Oiliman Quezon City, Philippines Tel: +63-2-924-5337 Email: apeleria@napocor.gov.ph	

7.4 Professional Associations

Agency/Institution	Website
<p>The Philippine Dental Association 2012 Ayala Extension corner Kamagong St. Makati City Tel: +63-2-899-6332; +63-2-890-4609; +63-2-897-8091 Email: secretariat@pda.ph</p>	<p>www.pda.ph</p>
<p>Philippine Nurses Association (PNA) 1663 F.T. Benitez Street, Malate, Manila 1004 Tel: +63-2-536-1888; +63-2-521-0937; +63-2-400-4430 Fax: +63-2-525-1596</p>	<p>www.pna-ph.org</p>
<p>Philippine Medical Association Secretariat: PMA Bldg., North Avenue, Quezon City 1105 Tel: +63-2-929-6366; +63-2-929-7361; +63-2-926-2447 Fax: +63-2-929-6951 Mobile: +63-917-8221357 Email: info@philippinemedicalassociation.org</p>	<p>www.philippinemedicalassociation.org</p>

7.5 Relevant non-governmental organizations

Agency/Institution	Website	Focus Areas
<p>ANG NARS #67 Bronze St. Tugatog, Malabon City, 1470 Tel: +63-2-782-9708 Email: angnars@yahoo.com.ph</p>	<p>www.angnars.com</p>	<p>Organizing of nurses, Policy advocacy on ethical Recruitment, Lobbying, Alliance-building, Community outreach</p>
<p>Atikha Overseas Workers and Communities Initiative, Inc. Overseas Filipino and Women Center Green Valley Subdivision, San Francisco San Pablo City Laguna 4000 Philippines Email: atikha@atikha.org Tel: +63-45-562-3156 Mobile: +63-917-569- 1031</p> <p>Batangas Office Mabini OFW Migration Center, TalagaProper Mabini, 4202 Batangas Philippines Tel: +63-43-410-0734</p>	<p>www.atikha.org</p>	<p>Trainings on Financial Literacy & Addressing Barriers to Reintegration for OFWs</p>

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Agency/Institution	Website	Focus Areas
<p>Blas Ople Policy Center and Training Institute Unit A 2295 Wycliff Townhomes, Roberts St., Pasay City, Philippines Tel: +63-2-833-5337 Mobile: +63-942-808OPLE (6753) Fax: +63-2-833-9562 E-mail: blasoplecenter@hotmail.com Facebook: http://www.facebook.com/blasoplecenter Skype: Blas Ople Center</p>	<p>www.blasoplecenter.com</p>	<p>Migrants' rights advocacy, Trainings, Support services for distressed OFWs</p>
<p>Center for Migrant Advocacy 15 (Unit 7) CASAL Bldg. Anonas Road, Project 3 Quezon City 1102 Philippines Tel: +63-2-990-5140 Fax: +63-2-433-0684 Email: cmaphils@pldtdsl.net</p>	<p>www.centerformigrantadvocacy.com</p>	<p>Policy advocacy, research and information dissemination, networking, capability-building, and direct assistance</p>
<p>Migrant Forum in Asia (MFA) 85-C Masikap Extension, Central District, Diliman, Quezon City, Philippines 1100 Tel: +63-2-928-2740 Fax: +63-2-433-3508 Email: mfa@mfasia.org Website: www.mfasia.org</p>	<p>www.mfasia.org</p>	<p>Policy advocacy, Information exchange, Networking, Alliance-building, Capacity-building</p>

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Agency/Institution	Website	Focus Areas
<p>UnladKabayan Migrant Services Foundation Inc. Manila 3/F Room-9, UCCP Building, #877 EDSA West Triangle, Quezon City 1101 Philippines Tel: +63-2-794-1379 Fax: +63-2-433-1292 Email: info@unladkabayan.org</p> <p>Davao City Office ISEDS Resource Center Tambacan Road, Barangay Lizada Toril, Davao City Tel: +63-82-291-0832 Email: unlad_davao@yahoo.com</p> <p>Lanao del Norte Unlad Bag-ongLinamon SEEDS Center Upper Poblacion, Linamon Lanao del Norte Tel: +63-63-349-1144 Email: unlad_lanao@yahoo.com.ph</p>	<p>www.unladkabayan.org</p>	<p>Research, Education and training, Savings and investment opportunities, micro-credit and financial literacy education, Business and enterprise development</p>



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