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CHUBB

WORKPLACE POLICY AND PROGRAM ON TUBERCULOSIS (TB) PREVENTION AND CONTROL

Insurance Company of North America (a Chubb Company) recognizes that while 80% of Tuberculosis (TB) cases belong to the economically productive individuals, it is also treatable and its spread can be curtailed if proper control measures will be implemented. As such, this TB Policy and Program is hereby issued for the information and guidance of the employees.

PURPOSE

This program is aimed to address the stigma attached to TB and to ensure that the employees' right against discrimination brought by the disease is protected.

To facilitate free access to anti-TB medicines of affected employees through referrals.

I. IMPLEMENTING STRUCTURE

The Company's TB Prevention and Control Program shall be managed by its Health and Safety Committee consisting of representatives from different departments.

II. COVERAGE

This Program shall apply to all employees regardless of their employment status.

III. GUIDELINES

A. Preventive Strategies

1. Conduct of Tuberculosis (TB) Advocacy, Training and Education

- a. TB education shall be conducted by the Company's HMO provider as part of the Wellness Program in close coordination with the Health and Safety Committee, through counselling and/or lectures.
- b. Engineering measures such as improvement of ventilation, provision for adequate sanitary facilities and observance of standard for space requirement (avoidance of overcrowding) shall be implemented.

2. Screening, Diagnosis, Treatment and Referral to Health Care Services

- a. The company shall establish a referral system and provide access to diagnostic and treatment services for its employees. The company shall make arrangements with the nearest Direct Observed Treatment (DOT) facility.
- b. The company's adherence to the DOTS guidelines on the diagnosis and treatment is highly encouraged.

B. Medical Management

1. The company shall adopt the DOTS strategy in the management of employees with tuberculosis. TB case finding, case holding and Reporting and Recording shall be in accordance with the Comprehensive Unified Policy (CUP) and the National Tuberculosis Control Program.
2. The company shall at the minimum refer employees and their family members with TB to private or public DOTS centers.

C. Social Policy

1. Non-discriminatory Policy and Practices

- a. There shall be no discrimination of any form against employees from pre to post employment, including hiring, promotion, or assignment, on account of their TB status. (ILO C111)
- b. Workplace management of sick employees shall not differ from that of any other illness. Persons with TB related illnesses should be able to work for as long as medically fit.

2. Work-Accommodation and Arrangement

- a. Agreements made between the company and employee's representatives shall reflect measures that will support employees with TB through flexible leave arrangements, rescheduling of working time and arrangement for return to work.
- b. The employee may be allowed to return to work with reasonable working arrangements as determined by the Company Health Care provider and/or the DOTS provider.

D. Compensation

The company shall provide access to Social Security System and Employees Compensation benefits under PD 626 to an employee who acquired TB infection in the performance of his/her duty.

V. ROLES AND RESPONSIBILITIES OF EMPLOYERS AND EMPLOYEES

A. Employer's Responsibilities

1. The Employer, together with the employees, company focal personnel for human resources, safety and health personnel shall develop, implement, monitor and evaluate the workplace policy and program on TB.
2. Provide information, education and training on TB prevention for its workforce.
3. Ensure non-discriminatory practices in the workplace.
4. Ensure confidentiality of the health status of its employees and the access to medical records is limited to authorized personnel.

5. The Employer, through its Human Resources Department, shall see to it that their company policy and program is adequately funded and made known to all employees.
6. The Health and Safety Committee, together with the employees shall jointly review the policy and program and continue to improve these by networking with government and organizations promoting TB prevention.

B. Employees' Responsibilities

1. Employees are required to undertake an active role in the observance of TB prevention and control.
2. Employees shall practice non-discriminatory acts against co-employees.
3. Employees shall not have access to personnel data relating to a co-employee's TB status.
4. Employees shall comply with universal precaution and the preventive measures.

V. IMPLEMENTATION AND MONITORING

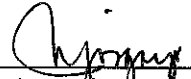
The Safety and Health Committee or its counterpart shall periodically monitor and evaluate the implementation of this Policy and Program.

VI. EFFECTIVITY

This Policy shall take effect immediately and shall be made known to all employees.



HR Manager



Employees Representative

DATE: 04/2014