

**TSPI MUTUAL BENEFIT ASSOCIATION INC.
MINUTES OF THE ANNUAL GENERAL MEMBERSHIP MEETING**

Held on July 1, 2015, at the Narciso Padilla Hall, Tulay sa Pag-unlad Inc. Building, 2363 Antipolo St.,
Guadalupe Nuevo, Makati City, at 2 o' clock in the afternoon.

Attendance:

Board:

- | | |
|----------------------------|--------------------------|
| 1. Ma. Luz A. Planas | 6. Erlinda L. Ponce |
| 2. Atty. Cornelio C. Gison | 7. Marieta D. Puente |
| 3. Eduardo A. Mendoza | 8. Yolanda U. Barrientos |
| 4. Rene E. Cristobal | |
| 5. Ramil M. Mendoza | |

Advisory:

1. David T. Bussau
2. Juanita D. Amatong

Members In attendance – 231
Proxy – 209, 207

I. OPENING REMARKS

The President and CEO, Mr. Eduardo A. Mendoza, welcomed all the members present in the hall and thanked them for attending the meeting. He acknowledged the representatives for each branch as far as Nueva Ecija and Sariaya. He also acknowledged the presence of the Head Office staff.

II. CALL TO ORDER

Mrs. Ma. Luz A. Planas also acknowledged the presence of each Board member including the Central Management Team and called the Annual General Membership Meeting to order and thereafter presided. Atty. Ricci Hortillo-Torico acted as Secretary of the meeting and recorded the minutes thereof.

III. PROOF OF NOTICE AND CERTIFICATION OF QUORUM

The Secretary certified that on June 16, 2015, Notice has been given to all 312, 595 members of record as of May 31, 2015 pursuant to the requirements of the By-Laws which states that the Notice of the AGM should be served to all members at least 10 days before the scheduled meeting.

The Secretary further certified that there were present during the meeting, in person or by proxy, at least 209,438 members or at least two-thirds (2/3) or 67% of the total membership therefore a quorum was present for the transaction of business at the meeting.

IV. APPROVAL OF THE MINUTES OF THE ANNUAL GENERAL MEMBERSHIP MEETING ON
JUNE 25, 2014

The Corporate Secretary attested that the members were given a copy through email and fax transmission thru the branches. A motion which was duly seconded that the reading of the Minutes of the Annual General Membership Meeting on June 25, 2014 be dispensed with and that the Minutes be approved was carried out.

TMBAI AGM 15-01 "RESOLVED, that the Minutes of the Annual General Membership Meeting on June 25, 2014 be approved as it is hereby approved."

V. PRESIDENT'S REPORT AND RATIFICATION OF THE AUDITED FINANCIAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2014

The next item on the agenda was the President's report (refer to attached Powerpoint Presentation hard copy) and the approval of the Audited Financial Statements for the year ended December 31, 2014. Mr. Mendoza and Ms. So took turns in presenting the report. A member from Taytay Branch gave a testimony on the benefits of having the micro health insurance card by Starcare. Ms. Eleanor So presented the proposed products that will be offered soon i.e. Basic Plus or the Optional MI Plan. After the President's report had been presented, the Financial Statements was also presented for approval. Upon motion duly made and seconded, the Audited Financial Statements for the year ended December 31, 2014 was approved.

TMBAI AGM 15-02 "RESOLVED, that the Audited Financial Statements for the year ended December 31, 2014 of TSPI MBI be approved as it is hereby approved."

VI. RATIFICATION OF THE ACTS OF THE BOARD, OF THE EXECUTIVE COMMITTEE AND OF MANAGEMENT

The next item on the agenda was the ratification of all the actions/decisions of the Board of Trustees, of the Executive Committee, and of Management since the last Annual General Membership Meeting was held on June 25, 2014 up to the present. Upon motion duly made and seconded, the actions taken by the Board of Trustees of TSPI Mutual Benefit Association Inc, the Executive Committee, and the Management, since the last Annual General Membership Meeting was held on June 25, 2014 up to the present be, as they are hereby ratified and approved.

TMBAI AGM 15-03 "RESOLVED, that the actions taken by the Board of Trustees of TSPI Mutual Benefit Association Inc, the Executive Committee, and the Management, since the last Annual General Membership Meeting was held on June 25, 2014 up to the present be, as they are hereby ratified and approved."

VII. ELECTION OF THE MEMBERS OF THE BOARD OF TRUSTEES & INTRODUCTION OF THE THE ADVISORY COUNCIL

The next item on the agenda was the election of the members of the Board of Trustees. The Nomination Committee thru Mrs. Planas, opened the floor for nominations to the Board of Trustees. The following persons were nominated as members of the Board of Trustees:

- | | |
|--------------------------|--|
| 1. Ma. Luz A. Planas | |
| 2. Cornelio C. Gison | |
| 3. Florencia G. Tarriela | "not present" |
| 4. Rene E. Cristobal | |
| 5. Eduardo A. Mendoza | |
| 6. Ramil M. Mendoza | TSPI Staff Representative |
| 7. Erlinda L. Ponce | Client Representative – North Sector |
| 8. Marietta D. Puente | Client Representative – South Sector |
| 9. Yolanda U. Barrientos | Client Representative – Central Sector |

No other nominations were made. A motion was made, and duly seconded, closing the nomination. The Chairman ordered the Secretary to cast all votes in favor of all those nominated, and declared the following nominees as elected members of the Board of Trustees of the Association for a term of one (1) year, until their successor have been duly elected and qualified:

- | | |
|--------------------------|---------------------------|
| 1. Ma. Luz A. Planas | |
| 2. Cornelio C. Gison | |
| 3. Florencia G. Tarriela | "not present" |
| 4. Rene E. Cristobal | |
| 5. Eduardo A. Mendoza | |
| 6. Ramil M. Mendoza | TSPI Staff Representative |

- | | |
|--------------------------|--|
| 7. Erlinda L. Ponce | Client Representative – North Sector |
| 8. Marietta D. Puente | Client Representative – South Sector |
| 9. Yolanda U. Barrientos | Client Representative – Central Sector |

TMBAI AGM 15-04 “The following have been elected as members of the Board of Trustees of the Association for the year 2015-2016:

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|--------------------------|--|
| 1. Ma. Luz A. Planas | |
| 2. Cornelio C. Gison | |
| 3. Florencia G. Tarriela | “not present” |
| 4. Rene E. Cristobal | |
| 5. Eduardo A. Mendoza | |
| 6. Ramil M. Mendoza | TSPI Staff Representative |
| 7. Erlinda L. Ponce | Client Representative – North Sector |
| 8. Marietta D. Puente | Client Representative – South Sector |
| 9. Yolanda U. Barrientos | Client Representative – Central Sector |

VIII. MEMBERS FORUM

See attached Transcript.

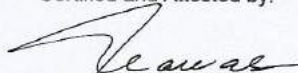
IX. ADJOURNMENT

There being no other business to transact and on motion duly made and seconded, the Chairman declared the meeting adjourned.

Prepared by:


ATTY. RICCI HORTILLO-TORIO
 Secretary of the Meeting

Certified and Attested by:


MA. LUZ A. PLANAS
 Chairman of the Meeting

TRANSCRIPT OF MEMBERS FORUM

Annual General Membership Meeting

July 1, 2015

1. Question: Bakit na decline ang request ng isang kasamahan para sa FBS lab samantalang nagamit naman ng isa pang kasamahan para sa parehong lab.
– *Caloocan Branch client*

Answer:

Merong mga reasons kung bakit po nade-ang request:

First: Walang dalang request from the doctor.

Second: Doctor who requested is not accredited by Starcare.

Third: Laboratory request possibly not related to chief complaint.

Wala pong pagbabago sa programa. Anyway we will assist you po with your concerns.

– *Ms. Olaveja*

2. Question: Sa Equity Value, nasa ibang bansa na ang nirecruit, pwede po ba na ang recruiter ang kukuha. – *Taguig 1 Branch client*

Answer:

Ganun po kasi kung sino ang member, siya lang po ang mismo kukuha ng equity value nya kaya hindi po pwede. Pero part po yun ng Coming Soon namin na pwede voucher na lang – *Ms. Aguinaldo*

Gumagawa po kami ng solusyon para pwede ipakuha sa ibang tao. – *Mr. Mendoza*

3. Question: Hindi po nagamit ang health insurance kasi hindi naman ako nagkasakit pati pamilya ko nung isang taon, pwede po ba magagamit sa susunod na taon.
– *Calasiao Branch client*

Answer:

Hindi po iyon pwede kasi may expiry ang ganitong insurance. Meron ibang klaseng insurance na ang naiipon niyo balang araw makukuha niyo pero mahal po iyon. Huwag po kayo masayangan kasi insurance iyan. – *Mr. Mendoza*

4. Question: Are there other products MBA can offer like micro pension? – *Ms. Lyn Onesa*

Answer:

Pinagusapan na po namin yan pero pag nag FGD, ang sinasabi ay masyadong mahal. Mahihirapan po tayo sa ganyan klaseng serbisyo na hindi po matatapatan. Yung SSS, mas affordable po yun, may na pilot na po kami sa Tondo and Agdangan Branches, sa ngayon po eto pa lang kaya namin. – *Ms. So*

5. Question: Ayaw po ng dentist tanggalin ngipin ko eh umuuga-uga na, magdagdag ako daw ng 300. – *San Mateo Branch client*

Answer:

Depende po iyan sa dentista kung sa tingin niya ay kailangan na ba talagang bunutin o hindi. Ang simple tooth extraction ay covered po pero kung sinisingil po kayo, ipacoordinate po natin sa marketing sales agent. – *Ms. Olaveja*

6. Question: Bakit ang center chief lang ang allowed magenroll sa nai-pilot na SSS kasi marami na sa mga center chief ang pensioner na. – *Taguig 1 client*

Answer: For now mga center chief pa lang muna ang pwedeng magpilot pero ongoing ang process para sa full implementation ng program. – *Ms. So*

7. Question: Libre po ba yung gamot sa pagpabunot ng ngipin. – *Bagong Silang Branch client*

Answer:

Anesthesia lang ang covered ng health card sa ngayon pero patuloy po namin pinag-iisipan yan. Iniingatan lang po namin sa ngayon na hindi tumaas ang premium.

– *Ms. Olaveja*

8. Question: Tawag po ako ng tawag sa Starcare, wala pong sumasagot. Ganun din sabi ng secretary ng doctor. Kinabukasan pumunta na lang ako sa hospital na hindi pala accredited. Pinatitignan ko uric acid & cholesterol ko po kasi dati na pong mataas na ang cholesterol ko. – *San Mateo Branch client*

Answer:

Sa mga miyembro na pangalawang taon na nila sa programa ng health insurance, nagkaroon po ng inner limits, yung laboratory na covered, pito na lang po. Hindi po covered na ang uric acid. – *Ms. Olaveja*

Nagpa-ultrasound ako ng January, hindi na rin po covered.

Answer:

Basta kung may mga concerns po kayo, you can directly contact us para maassist po namin kayo.

9. Question:
Nagamit ng isang family member pero naubos niya.

Answer:

Hindi na po pwede. – *Ms. Olaveja*

Ipaalam ninyo sa branch yung mga complaint po ninyo, immediately makipag-ugnayan po kayo sa mga branch niyo. – *Mr. Ramil Mendoza*

- Nothing Follows -