# eCodal - BOOK FOUR Health, Safety and Social Welfare Benefits

### **TITLE I Medical, Dental and Occupational Safety**

#### **CHAPTER I Medical and Dental Services**

ARTICLE 162. [156] *First-Aid Treatment*. — Every employer shall keep in his establishment such first-aid medicines and equipment as the nature and conditions of work may require, in accordance with such regulations as the Department of Labor and Employment shall prescribe.

The employer shall take steps for the training of a sufficient number of employees in first-aid treatment.

ARTICLE 163. [157] *Emergency Medical and Dental Services*. — It shall be the duty of every employer to furnish his employees in any locality with free medical and dental attendance and facilities consisting of:

- (a) The services of a full-time registered nurse when the number of employees exceeds fifty (50) but not more than two hundred (200) except when the employer does not maintain hazardous workplaces, in which case, the services of a graduate first-aider shall be provided for the protection of workers, where no registered nurse is available. The Secretary of Labor and Employment shall provide by appropriate regulations the services that shall be required where the number of employees does not exceed fifty (50) and shall determine by appropriate order, hazardous workplaces for purposes of this Article;
- (b) The services of a full-time registered nurse, a part-time physician and dentist, and an emergency clinic, when the number of employees exceeds two hundred (200) but not more than three hundred (300); and
- (c) The services of a full-time physician, dentist and a full-time registered nurse as well as a dental clinic and an infirmary or emergency hospital with one bed capacity for every one hundred (100) employees when the number of employees exceeds three hundred (300).

In cases of hazardous workplaces, no employer shall engage the services of a physician or a dentist who cannot stay in the premises of the establishment for at least two (2) hours, in the case of those engaged on part-time basis, and not less than eight (8) hours, in the case of those employed on full-time basis. Where the undertaking is non-hazardous in nature, the physician and dentist may be engaged on retained basis, subject to such regulations as the Secretary of Labor and Employment may prescribe to insure immediate availability of medical and dental treatment and attendance in case of emergency.

ARTICLE 164. [158] When Emergency Hospital Not Required. — The requirement for an emergency hospital or dental clinic shall not be applicable in case there is a hospital or dental clinic which is accessible from the employer's establishment and he makes arrangement for the reservation therein of the necessary beds and dental facilities for the use of his employees.

ARTICLE 165. [159] *Health Program*. — The physician engaged by an employer shall, in addition to his duties under this Chapter, develop and implement a comprehensive occupational health program for the benefit of the employees of his employer.

ARTICLE 166. [160] *Qualifications of Health Personnel*. — The physicians, dentists and nurses employed by employers pursuant to this Chapter shall have the necessary training in industrial medicine and occupational safety and health. The Secretary of Labor and Employment, in consultation with industrial, medical, and occupational safety and health associations, shall establish the qualifications, criteria and conditions of employment of such health personnel.

ARTICLE 167. [161] Assistance of Employer. — It shall be the duty of any employer to provide all the necessary assistance to ensure the adequate and immediate medical and dental attendance and treatment to an injured or sick employee in case of emergency.

#### **CHAPTER II Occupational Health and Safety**

ARTICLE 168. [162] *Safety and Health Standards*. — The Secretary of Labor and Employment shall, by appropriate orders, set and enforce mandatory occupational safety and health standards to eliminate or reduce occupational safety and health hazards in all workplaces and institute new, and update existing, programs to ensure safe and healthful working conditions in all places of employment.

ARTICLE 169. [163] *Research*. — It shall be the responsibility of the Department of Labor and Employment to conduct continuing studies and research to develop innovative methods, techniques and approaches for dealing with occupational safety and health problems; to discover latent diseases by establishing causal connections between diseases and work in environmental conditions; and to develop medical criteria which will assure insofar as practicable that no employee will suffer impairment or diminution in health, functional capacity, or life expectancy as a result of his work and working conditions.

ARTICLE 170. [164] *Training Programs*. — The Department of Labor and Employment shall develop and implement training programs to increase the number and competence of personnel in the field of occupational safety and industrial health.

ARTICLE 171. [165] *Administration of Safety and Health Laws.* — (a) The Department of Labor shall be solely responsible for the administration and enforcement of occupational safety and health laws, regulations and standards in all establishments and workplaces wherever they may be located; however, chartered cities may be allowed to conduct industrial safety inspections of establishments within their respective jurisdictions where

they have adequate facilities and competent personnel for the purpose as determined by the Department of Labor and subject to national standards established by the latter.

(b) The Secretary of Labor may, through appropriate regulations, collect reasonable fees for the inspection of steam boilers, pressure vessels and pipings and electrical installations, the test and approval for safe use of materials, equipment and other safety devices and the approval of plans for such materials, equipment and devices. The fee so collected shall be deposited in the national treasury to the credit of the occupational safety and health fund and shall be expended exclusively for the administration and enforcement of safety and other labor laws administered by the Department of Labor.

## TITLE II Employees Compensation and State Insurance Fund

#### **CHAPTER I Policy and Definitions**

ARTICLE 172. [166] *Policy*. — The State shall promote and develop a tax-exempt employees' compensation program whereby employees and their dependents, in the event of work-connected disability or death, may promptly secure adequate income benefit and medical related benefits.

ARTICLE 173. [167] *Definition of Terms*. — As used in this Title, unless the context indicates otherwise:

- (a) "Code" means the <u>Labor Code of the Philippines</u> instituted under Presidential Decree Numbered Four Hundred Forty-Two, as amended.
- (b) "Commission" means the Employees' Compensation Commission created under this Title.
- (c) "SSS" means the Social Security System created under Republic Act Numbered Eleven Hundred Sixty-One, as amended.
- (d) "GSIS" means the Government Service Insurance System created under Commonwealth Act Numbered One Hundred Eighty-Six, as amended.
- (e) "System" means the SSS or GSIS, as the case may be.
- (f) "Employer" means any person, natural or juridical, employing the services of the employee.
- (g) "Employee" means any person compulsorily covered by the GSIS under Commonwealth Act Numbered One Hundred Eighty-Six, as amended, including the members of the Armed Forces of the Philippines, and any person employed as casual, emergency, temporary, substitute or contractual, or any person compulsorily covered by the SSS under Republic Act Numbered Eleven Hundred Sixty-One, as amended.

- (h) "Person" means any individual, partnership, firm, association, trust, corporation or legal representative thereof.
- (i) "Dependents" means the legitimate, legitimated, legally adopted or acknowledged natural child who is unmarried, not gainfully employed, and not over twenty-one years of age or over twenty-one years of age provided he is incapable of self-support due to a physical or mental defect which is congenital or acquired during minority; the legitimate spouse living with the employee; and the parents of said employee wholly dependent upon him for regular support.
- (j) "Beneficiaries" means the dependent spouse until he/she remarries and dependent children, who are the primary beneficiaries. In their absence, the dependent parents and subject to the restrictions imposed on dependent children, the illegitimate children and legitimate descendants, who are the secondary beneficiaries: Provided, That the dependent acknowledged natural child shall be considered as a primary beneficiary when there are no other dependent children who are qualified and eligible for monthly income benefit.
- (k) "Injury" means any harmful change in the human organism from any accident arising out of and in the course of the employment.
- (l) "Sickness" means any illness definitely accepted as an occupational disease listed by the Commission, or any illness caused by employment subject to proof that the risk of contracting the same is increased by working conditions. For this purpose, the Commission is empowered to determine and approve occupational diseases and work-related illnesses that may be considered compensable based on peculiar hazards of employment.
- (m) "Death" means loss of life resulting from injury or sickness.
- (n) "Disability" means loss or impairment of a physical or mental function resulting from injury or sickness.
- (o) "Compensation" means all payments made under this Title for income benefits and medical or related benefits.
- (p) "Income benefit" means all payments made under this Title to the employee or his dependents.
- (q) "Medical benefit" means all payments made under this Title to the providers of medical care, rehabilitation services and hospital care.
- (r) "Related benefit" means all payments made under this Title for appliances and supplies.
- (s) "Appliances" means crutches, artificial aids and other similar devices.
- (t) "Supplies" means medicine and other medical, dental or surgical items.

- (u) "Hospital" means any medical facility, government or private, authorized by law, an active member in good standing of the Philippine Hospital Association and accredited by the Commission.
- (v) "Physician" means any doctor of medicine duly licensed to practice in the Philippines, an active member in good standing of the Philippine Medical Association and accredited by the Commission.
- (w) "Wages" or "Salary" insofar as they refer to the computation of benefits, means the monthly remuneration as defined in <u>Republic Act No. 1161</u>, as amended, for SSS and <u>Presidential Decree No. 1146</u>, as amended, for GSIS, respectively, except that part in excess of Three Thousand Pesos.
- (x) "Monthly salary credit" means the wage or salary base for contributions as provided in Republic Act Numbered Eleven hundred sixty-one, as amended, or the wages or salary.
- (y) "Average monthly salary credit" in the case of the SSS means the result obtained by dividing the sum of the monthly salary credits in the sixty-month period immediately preceding the semester of death or permanent disability by sixty (60), except where the month of death or permanent disability falls within eighteen (18) calendar months from the month of coverage, in which case it is the result obtained by dividing the sum of all monthly salary credits paid prior to the month of the contingency by the total number of calendar months of coverage in the same period.
- (z) "Average daily salary credit" in the case of the SSS means the result obtained by dividing the sum of the six (6) highest monthly salary credits in the twelve-month period immediately preceding the semester of sickness or injury by one hundred eighty (180), except where the month of injury falls within twelve (12) calendar months from the first month of coverage, in which case it is the result obtained by dividing the sum of all monthly salary credits by thirty (30) times the number of calendar months of coverage in the period.

In the case of the GSIS, the average daily salary credit shall be the actual daily salary or wage, or the monthly salary or wage divided by the actual number of working days of the month of contingency.

- (aa) "Quarter" means a period of three (3) consecutive months ending on the last days of March, June, September and December.
- (bb) "Semester" means a period of two consecutive quarters ending in the quarter of death, permanent disability, injury or sickness.
- (cc) "Replacement ratio" the sum of twenty percent and the quotient obtained by dividing three hundred by the sum of three hundred forty and the average monthly salary credit.
- (dd) "Credited years of service" for a member covered prior to January, 1975, nineteen hundred seventy-five minus the calendar year of coverage, plus the number of calendar

years in which six or more contributions have been paid from January, 1975 up to the calendar year containing the semester prior to the contingency. For a member covered on or after January, 1975, the number of calendar years in which six or more contributions have been paid from the year of coverage up to the calendar year containing the semester prior to the contingency.

(ee) "Monthly income benefit" means the amount equivalent to one hundred fifteen percent of the sum of:

The average monthly salary credit multiplied by the replacement ratio; and

One and a half percent of the average monthly salary credit for each credited year of service in excess of ten years;

*Provided,* That the monthly income benefit shall in no case be less than Two Hundred Fifty Pesos (P250.00).

#### **CHAPTER II Coverage and Liability**

ARTICLE 174. [168] *Compulsory Coverage*. — Coverage in the State Insurance Fund shall be compulsory upon all employers and their employees not over sixty (60) years of age; *Provided*, That an employee who is over sixty (60) years of age and paying contributions to qualify for the retirement or life insurance benefit administered by the System shall be subject to compulsory coverage.

ARTICLE 175. [169] *Foreign Employment*. — The Commission shall ensure adequate coverage of Filipino employees employed abroad, subject to regulations as it may prescribe.

ARTICLE 176. [170] *Effective Date of Coverage*. — Compulsory coverage of the employer during the effectivity of this Title shall take effect on the first day of his operation, and that of the employee, on the date of his employment.

ARTICLE 177. [171] *Registration*. — Each employer and his employees shall register with the System in accordance with its regulations.

ARTICLE 178. [172] *Limitation of Liability*. — The State Insurance Fund shall be liable for compensation to the employee or his dependents, except when the disability or death was occasioned by the employee's intoxication, willful intention to injure or kill himself or another, notorious negligence, or otherwise provided under this Title.

ARTICLE 179. [173] *Extent of Liability.* — Unless otherwise provided, the liability of the State Insurance Fund under this Title shall be exclusive and in place of all other liabilities of the employer to the employee, his dependents or anyone otherwise entitled to receive damages on behalf of the employee or his dependents. The payment of compensation under this Title shall not bar the recovery of benefits as provided for in Section 699 of the Revised <u>Administrative Code</u>, Republic Act Numbered Eleven Hundred Sixty-One, as

amended, Republic Act Numbered Six Hundred Ten, as amended, Republic Act Numbered Forty-Eight Hundred Sixty-Four, as amended, and other laws whose benefits are administered by the System or by other agencies of the government.

ARTICLE 180. [174] *Liability of Third Parties.* — (a) When the disability or death is caused by circumstances creating a legal liability against a third party, the disabled employee or the dependents, in case of his death, shall be paid by the System under this Title. In case benefit is paid under this Title, the System shall be subrogated to the rights of the disabled employee or the dependents, in case of his death, in accordance with the general law.

(b) Where the System recovers from such third party damages in excess of those paid or allowed under this Title, such excess shall be delivered to the disabled employee or other persons entitled thereto, after deducting the cost of proceedings and expenses of the System.

ARTICLE 181. [175] *Deprivation of the Benefits.* — Except as otherwise provided under this Title, no contract, regulation or device whatsoever shall operate to deprive the employee or his dependents of any part of the income benefits and medical or related services granted under this Title. Existing medical services being provided by the employer shall be maintained and continued to be enjoyed by their employees.

#### **CHAPTER III Administration**

ARTICLE 182. [176] *Employees' Compensation Commission*. — (a) To initiate, rationalize, and coordinate the policies of the employees' compensation program, the Employees' Compensation Commission is hereby created to be composed of five *ex-officio* members, namely: the Secretary of Labor and Employment as Chairman, the GSIS General Manager, the SSS Administrator, the Chairman of the Philippine Medical Care Commission, and the Executive Director of the ECC Secretariat, and two appointive members, one of whom shall represent the employees and the other, the employers, to be appointed by the President of the Philippines for a term of six years. The appointive member shall have at least five years' experience in workmen's compensation or social security programs. All vacancies shall be filled for the unexpired term only.

- (b) The Vice Chairman of the Commission shall be alternated each year between the GSIS General Manager and the SSS Administrator. The presence of four members shall constitute a quorum. Each member shall receive a *per diem* of two hundred pesos for every meeting that is actually attended by him, exclusive of actual, ordinary and necessary travel and representation expenses. In his absence, any member may designate an official of the institution he serves on full-time basis as his representative to act in his behalf.
- (c) The general conduct of the operations and management functions of the GSIS or SSS under this Title shall be vested in its respective chief executive officers, who shall be immediately responsible for carrying out the policies of the Commission.

(d) The Commission shall have the status and category of a government corporation, and it is hereby deemed attached to the Department of Labor for policy coordination and guidance.

ARTICLE 183. [177] *Powers and Duties*. — The Commission shall have the following powers and duties:

- (a) To assess and fix a rate of contribution from all employers;
- (b) To determine the rate of contribution payable by an employer whose records show a high frequency of work accidents or occupational diseases due to failure by the said employer to observe adequate safety measures;
- (c) To approve rules and regulations governing the processing of claims and the settlement of disputes arising therefrom as prescribed by the System;
- (d) To initiate policies and programs toward adequate occupational health and safety and accident prevention in the working environment, rehabilitation other than those provided for under Article 190 hereof, and other related programs and activities, and to appropriate funds therefor;
- (e) To make the necessary actuarial studies and calculations concerning the grant of constant help and income benefits for permanent disability or death and the rationalization of the benefits for permanent disability and death under the Title with benefits payable by the System for similar contingencies: *Provided*, That the Commission may upgrade benefits and add new ones subject to approval of the President; and *Provided*, *further*, That the actuarial stability of the State Insurance Fund shall be guaranteed; *Provided*, *finally*, That such increases in benefits shall not require any increases in contribution, except as provided for in paragraph (b) hereof;
- (f) To appoint the personnel of its staff, subject to civil service law and rules, but exempt from WAPCO law and regulations;
- (g) To adopt annually a budget of expenditures of the Commission and its staff chargeable against the State Insurance Fund: *Provided*, That the SSS and GSIS shall advance on a quarterly basis the remittances of allotment of the loading fund for the Commission's operational expenses based on its annual budget as duly approved by the Ministry of Budget and Management;
- (h) To have the power to administer oath and affirmation, and to issue subpoena and subpoena *duces tecum* in connection with any question or issue arising from appealed cases under this Title;
- (i) To sue and be sued in court;
- (j) To acquire property, real or personal, which may be necessary or expedient for the attainment of the purposes of this Title;

- (k) To enter into agreements or contracts for such services and as may be needed for the proper, efficient and stable administration of the program;
- (I) To perform such other acts as it may deem appropriate for the attainment of the purposes of the Commission and proper enforcement of the provisions of this Title.

ARTICLE 184. [178] *Management of Funds.* — All revenues collected by the System under this Title shall be deposited, invested, administered and disbursed in the same manner and under the same conditions, requirements and safeguards as provided by Republic Act Numbered Eleven Hundred Sixty-One, as amended, with regard to such other funds as are thereunder being paid to or collected by the SSS and GSIS, respectively: *Provided*, That the Commission, SSS and GSIS may disburse each year not more than twelve percent of the contribution and investment earnings collected for operational expenses, including occupational health and safety programs, incidental to the carrying out of this Title.

ARTICLE 185. [179] *Investment of Funds.* — Provisions of existing laws to the contrary notwithstanding, all revenues as are not needed to meet current operational expenses under this Title shall be accumulated in a fund to be known as the State Insurance Fund, which shall be used exclusively for payment of the benefits under this Title, and no amount thereof shall be used for any other purpose. All amounts accruing to the State Insurance Fund, which is hereby established in the SSS and GSIS, respectively, shall be deposited with any authorized depository bank approved by the Commission, or invested with due and prudent regard for the liquidity needs of the System.

ARTICLE 186. [180] *Settlement of Claims*. — The System shall have original and exclusive jurisdiction to settle any dispute arising from this Title with respect to coverage, entitlement to benefits, collection and payment of contributions and penalties thereon, or any other matter related thereto, subject to appeal to the Commission, which shall decide appealed cases within twenty (20) working days from the submission of the evidence.

ARTICLE 187. [181] *Review*. — Decisions, orders or resolutions of the Commission may be reviewed on *certiorari* by the Supreme Court on question of law upon petition of an aggrieved party within ten (10) days from notice thereof.

ARTICLE 188. [182] *Enforcement of Decisions*. — (a) Any decision, order or resolution of the Commission shall become final and executory if no appeal is taken therefrom within ten (10) days from notice thereof. All awards granted by the Commission in cases appealed from decisions of the System shall be effected within fifteen days from receipt of notice.

(b) In all other cases, decisions, orders and resolutions of the Commission which have become final and executory shall be enforced and executed in the same manner as decisions of the Court of First Instance, and the Commission shall have the power to issue to the city or provincial sheriff or to the sheriff whom it may appoint, such writs of execution as may be necessary for the enforcement of such decisions, orders or

resolutions, and any person who shall fail or refuse to comply therewith shall, upon application by the Commission, be punished by the proper court for contempt.

#### **CHAPTER IV Contributions**

ARTICLE 189. [183] *Employers' Contributions*. — (a) Under such regulations as the System may prescribe, beginning as of the last day of the month when an employee's compulsory coverage takes effect and every month thereafter during his employment, his employer shall prepare to remit to the System a contribution equivalent to one (1) percent of his monthly salary credit.

- (b) The rate of contribution shall be reviewed periodically and, subject to the limitations herein provided, may be revised as the experience in risk, cost of administration, and actual or anticipated as well as unexpected losses, may require.
- (c) Contributions under this Title shall be paid in their entirety by the employer and any contract or device for the deduction of any portion thereof from the wages or salaries of the employees shall be null and void.
- (d) When a covered employee dies, becomes disabled or is separated from employment, his employer's obligation to pay the monthly contribution arising from that employment shall cease at the end of the month of contingency and during such months that he is not receiving wages or salary.

ARTICLE 190. [184] *Government Guarantee.* — The Republic of the Philippines guarantees the benefits prescribed under this Title, and accepts general responsibility for the solvency of the State Insurance Fund. In case of any deficiency, the same shall be covered by supplemental appropriations from the national government.

#### **CHAPTER V Medical Benefits**

ARTICLE 191. [185] *Medical Services*. — Immediately after an employee contracts sickness or sustains an injury, he shall be provided by the System during the subsequent period of his disability with such medical services and appliances as the nature of his sickness or injury and progress of his recovery may require, subject to the expense limitation prescribed by the Commission.

ARTICLE 192. [186] *Liability*. — The System shall have the authority to choose or order a change of physician, hospital or rehabilitation facility for the employee, and shall not be liable for compensation for any aggravation of the employee's injury or sickness resulting from unauthorized changes by the employee of medical services, appliances, supplies, hospitals, rehabilitation facilities or physicians.

ARTICLE 193. [187] *Attending Physician*. — Any physician attending an injured or sick employee shall comply with all the regulations of the System and submit reports in prescribed forms at such time as may be required concerning his condition or treatment.

All medical information relevant to the particular injury or sickness shall, on demand, be made available to the employee or the System. No information developed in connection with treatment or examination for which compensation is sought shall be considered as privileged communication.

ARTICLE 194. [188] *Refusal of Examination or Treatment.* — If the employee unreasonably refuses to submit to medical examination or treatment, the System shall stop the payment of further compensation during such time as such refusal continues. What constitutes an unreasonable refusal shall be determined by the System which may, on its own initiative, determine the necessity, character and sufficiency of any medical services furnished or to be furnished.

ARTICLE 195. [189] *Fees and Other Charges.* — All fees and other charges for hospital services, medical care and appliances, including professional fees, shall not be higher than those prevailing in wards of hospitals for similar services to injured or sick persons in general and shall be subject to the regulations of the Commission. Professional fees shall only be appreciably higher than those prescribed under Republic Act Numbered Sixty-One Hundred Eleven, as amended, otherwise known as the Philippine Medical Care Act of 1969.

ARTICLE 196. [190] *Rehabilitation Services*. — (a) The System shall, as soon as practicable, establish a continuing program, for the rehabilitation of injured and handicapped employees who shall be entitled to rehabilitation services, which shall consist of medical, surgical or hospital treatment, including appliances if they have been handicapped by the injury, to help them become physically independent.

(b) As soon as practicable, the System shall establish centers equipped and staffed to provide a balanced program of remedial treatment, vocational assessment and preparation designed to meet the individual needs of each handicapped employee to restore him to suitable employment, including assistance as may be within its resources, to help each rehabilitee to develop his mental, vocational or social potential.

#### **CHAPTER VI Disability Benefits**

ARTICLE 197. [191] *Temporary Total Disability.* — (a) Under such regulations as the Commission may approve, any employee under this Title who sustains an injury or contracts sickness resulting in temporary total disability shall, for each day of such a disability or fraction thereof, be paid by the System an income benefit equivalent to ninety percent of his average daily salary credit, subject to the following conditions: the daily income benefit shall not be less than Ten Pesos nor more than Ninety Pesos, nor paid for a continuous period longer than one hundred twenty days, except as otherwise provided for in the Rules, and the System shall be notified of the injury or sickness.

(b) The payment of such income benefit shall be in accordance with the regulations of the Commission.

ARTICLE 198. [192] *Permanent Total Disability.* — (a) Under such regulations as the Commission may approve, any employee under this Title who contracts sickness or sustains an injury resulting in his permanent total disability shall, for each month until his death, be paid by the System during such a disability, an amount equivalent to the monthly income benefit, plus ten percent thereof for each dependent child, but not exceeding five, beginning with the youngest and without substitution: *Provided,* That the monthly income benefit shall be the new amount of the monthly benefit for all covered pensioners, effective upon approval of this Decree.

- (b) The monthly income benefit shall be guaranteed for five years, and shall be suspended if the employee is gainfully employed, or recovers from his permanent total disability, or fails to present himself for examination at least once a year upon notice by the System, except as otherwise provided for in other laws, decrees, orders or Letters of Instructions.
- (c) The following disabilities shall be deemed total and permanent:
- (1) Temporary total disability lasting continuously for more than one hundred twenty days, except as otherwise provided for in the Rules;
- (2) Complete loss of sight of both eyes;
- (3) Loss of two limbs at or above the ankle or wrist;
- (4) Permanent complete paralysis of two limbs;
- (5) Brain injury resulting in incurable imbecility or insanity; and
- (6) Such cases as determined by the Medical Director of the System and approved by the Commission.
- (d) The number of months of paid coverage shall be defined and approximated by a formula to be approved by the Commission.

ARTICLE 199. [193] *Permanent Partial Disability*. — (a) Under such regulations as the Commission may approve, any employee under this Title who contracts sickness or sustains an injury resulting in permanent partial disability shall, for each month not exceeding the period designated herein, be paid by the System during such a disability an income benefit for permanent total disability.

(b) The benefit shall be paid for not more than the period designated in the following schedules: