

Awareness and Availment of Pension Benefits of Military Pensioners in Bacolod City

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Introduction. Pension is a necessity and a vital investment to ensure financial security after retirement. Pension benefits are essential to primary pensioners in their transition to civilian life and to surviving spouses of deceased veterans in facing widowhood. Maximizing the availment of pension benefits will alleviate the financial distress of military pensioners and promote life satisfaction after many years in the military service. The study was conducted to determine the awareness and availment of the pension benefits of military pensioners and the challenges they have encountered in availing of these benefits. The findings of this study were utilized to prepare an action plan to cater better to the concerns of primary pensioners and surviving spouse beneficiaries.

Methods. The study used a quantitative research design employing descriptive, comparative, and correlational approaches to assess, compare, and correlate awareness and availment of the different military pension benefits. The respondents of the study were 181 military pensioners comprised of 131 primary pensioners and 50 surviving spouse beneficiaries identified with stratified random sampling. The data were generated using a validated and reliability-tested researcher-made survey questionnaire based on the different benefits listed under the RA 6948 also known as an "Act Standardizing and Upgrading the Benefits for Military Veterans and their Dependents" and its amendment, RA 7696. The data were analyzed using Mean, Standard Deviation, Mann Whitney U Test, Kruskal-Wallis H test, and Spearman Rank Correlation.

Results. The results revealed that the level of awareness of military pensioners on the pension benefits is generally very high regardless of their age and type of retirement. However, when grouped according to the designation, primary pensioners have higher awareness than the surviving spouse beneficiaries. On the other hand, the extent of the availment of the pensioners on the military benefits is generally very low. When assessed according to the designation, spouse beneficiaries showed a moderate extent of availment as compared to the low extent of availment of primary pensioners. Regardless of age, availment is to a low extent. In terms of the type of retirement, disability retirees displayed a low extent of availment while optional and compulsory retirees are on a very low extent. As to the differences between demographics, level of awareness, and extent of availment, findings revealed a significant difference between awareness and extent of availment of military pensioners when grouped according to the designation. However, there is no significant difference in the level of awareness of pensioners irrespective of age and retirement type. On the other hand, there is a significant difference in the extent of availment. Furthermore, the results revealed no significant relationship between the level of awareness and the extent of the availment. Lastly, results indicated that VMCC medical centers' unavailability in the city is the biggest challenge for pensioners in the availment of their benefits.

Conclusion. Based on the findings, the high level of awareness developed from continuous PGMC caravans and information drives relay relevant information to military pensioners of the updates on their pension benefits. With the increased awareness of pension benefits, military pensioners can make the necessary compliance to avail of their benefits and make proper decisions to manage these benefits. However, awareness of pensioners does not impact their availment due to strict qualification guidelines and challenges that hinder their availment of the benefits. This implies that regardless of

the high awareness of pension benefits, there is no guarantee that it can contribute to pensioners' basic necessities. Pension benefits were established to aid retirees in their transition to regular life and surviving spouses to eliminate possible difficulties and financial hardships into widowhood. Hence, to better provide aid to the military pensioners, it is befitting that PGMC and OTAG services are accessible to them.

Practical Value of the Paper. The study contributes to the dearth of studies on military pension benefit awareness and availment. The results may also give baseline data for PGMC and OTAG to formulate an action plan to address military pensioners' concerns.

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