

August 26, 2025

An Open Letter to Principals and Public School Leaders

Greetings from the International Marketing Group (IMG), leader of the Global Campaign for Financial Literacy!

We are privileged to share our mission of helping Filipino families achieve financial security through practical, innovative, and impactful solutions.

As you may know, Executive Order No. 64 s. 2024, DBM Budget Circular No. 2024-6, and DepEd Order No. 16 s. 2025 mandate a ₱7,000 annual medical allowance for eligible civilian government personnel. This allowance can be used for HMO-type health coverage to safeguard employees' health and well-being

However, most available HMO options within ₱7,000 offer limited benefits, often excluding vital services for teachers such as annual physical exams, maternity care, and hospitalization.

To address this gap, we are pleased to present the National Healthcare Shield (**NHS**): a comprehensive, affordable health plan by Kaiser International HealthGroup, specifically designed to meet the needs of teachers and DepEd personnel.

Key NHS features for ₱7,000 annual premium include many benefits, especially for high-risk individuals such as pregnant women, senior citizens and person with disabilities:

- Semi-private hospital room, with up to ₱75,000 coverage per illness
- Prenatal and postnatal checkups for pregnant teachers
- Eligibility: government employees ages 18–65
- Coverage for pre-existing and dreaded diseases
- Accidental and natural death benefits
- Nationwide access to 12,000+ doctors, 800 dentists, and 2,000 hospitals/clinics

The NHS provides comprehensive care through its **Five Point Healthcard Benefits**:

1. Preventive Healthcare – annual physical exams and screenings
2. Inpatient Care – hospitalization, surgeries, and medications
3. Outpatient Services – consultations, lab tests, and minor procedures
4. Emergency Care – immediate treatment for urgent conditions
5. Dental Care – basic annual dental services

On top of this, NHS provides financial assistance in the event of death or dismemberment.

Enrollment is simple. Teachers only need to:

1. Select Individual: Payroll Disbursement in the Medical Allowance Form (“Annex A”)
2. Receive their medical allowance
3. Choose an HMO plan such as the Kaiser NHS
4. Form an informal group with a group leader(e.g., Principal or Master Teacher)
5. Authorize group leader to sign for the group and remit payments.

This means that this does NOT fall under government procurement subject to RA 9184, and it does NOT fall under the Commercialization subject to DepEd Order 39 s. 2009. This preserves employee choice, ensures full compliance, and minimizes the need for complex procurement processes. Most importantly, it **provides the employee with HMO at low group HMO rates rather than much higher individual HMO rates.**

We also wish to share that the Supreme Court procured a comprehensive healthcare plan for the entire judiciary from the Kaiser International HealthGroup, underscoring our standing as a trusted health care partner for government institutions. Scan the QR code on the right to visit the Supreme Court web site.



Cagayan State University has officially released the medical allowance for all qualified employees to avail of the National Healthcare Shield plan, providing a maximum benefit limit of ₱75,000 per illness, including coverage for pre-existing conditions.



We would be honored to present this solution and its simple implementation steps to your office and other stakeholders at your convenience. We are confident this will help maximize the new medical allowance while ensuring compliance, efficiency, and genuine health protection for your teachers and staff. Scan (or click) the QR code to find out how you can enroll your teachers in the National HealthCare Shield



Thank you very much for your kind consideration and continued commitment to the welfare of our dedicated government workforce. We look forward to partnering with you in delivering this timely and practical healthcare solution.

Sincerely,

A handwritten signature in black ink that reads "Roberto Y. Prudente".

Roberto Prudente, AFP®

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