Republic of the Philippines
Department of Education
CARAGA REGION
J. Rosales Avenue, Butuan City,
Agusan del Norte, Philippines, 8600

DEPARTMENT OF EDUCATION
RELEASED
DATE: 27 AUG 2019
SIGNATURE
CARAGA REGION

August 26 2019

REGIONAL MEMORANDUM
No. 465, s. 2019

DISSEMINATION OF DEPED MEMORADUM ON CLEARANCE REQUIREMENT FOR THIRD LEVEL OFFICIALS

TO: Schools Division Superintendents
Assistant Schools Division Superintendents
Accountants/Remittance In-Charge
All concerned
This Region

1. Enclosed are the following DepEd Issuances for your information, guidance and compliance;

   a. **Unnumbered Memorandum dated August 13, 2019**- *DepEd Clearance Form for Third Level Officials*
   b. **Memorandum OUF-2019-0227 dated August 23, 2019** – *GSIS Financial Assistance Loan (GFAL) with Top-up Loan*
   c. **Memorandum OUF-2019-0229 dated August 24, 2019** - *Increased Rate for PhilHealth Contributions*

2. Please be guided by the foregoing important DepEd Issuances to attain effective and efficient performance output and to ensure immediate processing of transactions.

3. Immediate dissemination of this memorandum is desired.

fr FRANCIS CESAR B. BRINGAS, CESO V
Officer In-Charge
Office of the Regional Director

ASD/jbr
8/26/2019

Republic of the Philippines
Department of Education

Tanggapan ng Pangalawang Kalihim
Office of the Undersecretary
Field Operations, HR (EWD & PD)
and DEACO

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AUG 27 2019
Control No.: 12382 E.M.
by:

MEMORANDUM

TO: Regional Directors
Schools Division Superintendents

FROM: **ATTY. REVSEE A. ESCOBEDO**
Assistant Secretary
Officer-In-Charge of the Office of the Undersecretary
Field Operations, HR-EWD and PD, and DEACO

SUBJECT: **DepEd Clearance Form for Third Level Officials**

DATE: August 13, 2019

For the information and guidance of all concerned, third level officials who are due for retirement are hereby directed to submit to the Personnel Division – Bureau of Human Resource and Organizational Development (PD-BHROD) three (3) original copies of the CS Form No. 7 (Clearance Form) at least a month before the target retirement date. The clearance form may be access and downloaded from this link deped.in/PDtemplates.

For clarifications, please contact Mr. Allan Jerome Gutierrez at telephone numbers (02) 6336682/6339345 or email address allan.gutierrez@deped.gov.ph

For strict and immediate compliance.

Republic of the Philippines
Department of Education

Tanggapan ng Pangalawang Kalihim
Office of the Undersecretary for Finance

DEPARTMENT OF EDUCATION
RECORDS DIVISION
RELEASED 19270
By: Date: 23 AUG 2019

MEMORANDUM
OUF-2019-0227

TO	:	**REGIONAL DIRECTORS** **DIRECTOR IV, BUREAU OF HUMAN RESOURCE AND ORGANIZATION DEVELOPMENT (BHROD)** **SCHOOLS DIVISION SUPERINTENDENTS** **SCHOOL HEADS** **ALL OTHERS CONCERNED**
ATTENTION	:	Chief Administrative Officers In-Charge of Payroll Services Heads of Regional Payroll Services Units Designated Verifiers Designated Authorized Agency Officers (AAOs)
FROM	:	**ANNALYN M. SEVILLA** Undersecretary for Finance
SUBJECT	:	**GSIS FINANCIAL ASSISTANCE LOAN (GFAL) WITH TOP-UP LOAN**
DATE	:	**August 19, 2019**

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Control No.: 12366
by:

1. The GSIS has enhanced its GFAL Program and launched a "GFAL with Top-Up Loan," an additional facility available for eligible members of the GSIS nationwide. Attached, in this connection, is a copy of the Frequently Asked Questions provided by the GSIS for the said facility, for your ready reference and guidance.

2. In the processing of the "GFAL with Top-Up Loan", the AAOs, DepEd Verifiers, and personnel involved in payroll processing are reminded and/or informed of the following:

    a. The Automatic Payroll Deduction System (APDS) Code 1225 for GFAL deductions will also be used for this purpose;

    b. The same responsibilities for GFAL will be observed by AAOs. Due to the additional amount of deduction resulting from the said top-up loan, however, the procedures for the assessment of the capacity to pay to be undertaken by DepEd Verifiers will be different from that of the GFAL. The detailed procedures and the updated Verifier's Ledger (MS Excel and MS Access versions) will be e-mailed to all DepEd Verifiers, copy furnished the Chief Administrative Officers In-Charge of Payroll Services and Heads of Regional Payroll Services Units, by the Employee Account Management Division.

3. Immediate dissemination of this Memorandum is directed.

4. For immediate compliance.

DEPARTMENT OF EDUCATION
RECEIVED
AUG 22 2019
BY: TIME: 4:05
MA. THERESA M. CASTRO

Attachment: As stated.

/eamd

GSIS Financial Assistance Loan (GFAL) with Top-up Loan
Frequently Asked Questions

1. **Ano ang GFAL?**

Ang GSIS Financial Assistance Loan (GFAL) ay isang loan transfer and consolidation program ng Government Service Insurance System (GSIS). Sa ilalim ng GFAL, maaaring ilipat ng members sa GSIS ang loan balance nila mula sa private lending institutions (PLIs) upang makapag-avail ng mas mababang interest na 6% at mas mahabang payment term na anim na taon. Hanggang Php500,000 ang maximum amount na mahihiram sa GFAL. Ang proceeds ng GFAL ay diretsong ibinabayad sa pinagkakautangang PLI. Bago makahiram sa GFAL ang isang member, kailangan ay sumailalim siya sa financial literacy course ng GSIS.

2. **Sino ang maaaring mag-apply sa GFAL at ano ang mga requirements ?**

Noong 2018, mga GSIS members lang mula sa Department of Education (DepEd) ang maaaring mag-apply sa GFAL matapos pumasok sa isang memorandum of agreement (MOA) ang GSIS at DepEd upang matugunan na ang problemang pangpinansyal ng mga guro. Simula July 29, 2019, ang GFAL ay tatanggap na ng application sa GFAL ang lahat ng qualified GSIS members kung ang kanilang ahensya ay papasok din sa isang MOA na ipapatupad ang GFAL sa kanilang tanggapan.

Ang mga utang ng member sa PLIs, government banks at accredited cooperatives ang maaaring pagsamasamahin at ilipat sa GSIS.

Ang lahat ng members ng GSIS ay maaaring mag-avail ng GFAL kung sila ay (1) aktibong member na may permanent status at nakabayad ng premiums na hindi bababa sa tatlong taon; (2) walang administrative o criminal case; (3) Hindi on leave of absence without pay; (4) may outstanding loan sa private lending institution; at (5) walang due and demandable account sa GSIS.

Ang mga sumusunod ay dapat isubmit ng mga gustong mag-apply sa GFAL:

a. GFAL application form na kumpleto at maayos na nasagutan at pinirmahan ng Agency Authorized Officer (AAO). Ang application form ay pwedeng idownload sa http://www.gsis.gov.ph/downloads/forms/20180504-FORMS-GFAL_Application.pdf

b. Statement of account (SOA) na nakasunod sa format ng inisyu ng GSIS na may malinaw na photocopy ng I.D. ng authorized representative ng lending institution na siyang magke-claim ng cheke sa GSIS . Ang contact number (telepono o cellphone number ng representative ay dapat ding nakasaad sa SOA. Ang SOA form ay pwedeng idownload sa http://www.gsis.gov.ph/downloads/forms/20180504-FORMS-GFAL_SOA.pdf

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c. Borrower Loan Agreement, Loan Voucher o iba pang certified documents kung saan nakasaad ang detalye ng loan katulad ng term, interest rate, monthly amortization at due date ng unang loan amortization.

d. Payslip ng borrower sa nakalipas na tatlong buwan mula sa date ng pag-aaply. Ang payslip ay dapat na certified ng AAO upang makatiyak na hindi bababa sa Php5,000 ang net take home pay ng borrower.

3. Ano ang Top-Up Loan?

Ang Top-Up Loan ng GFAL ay isang karagdagang facility kung saan maaaring utangin ng GFAL borrower ang natirang halaga sa maximum loan amount na Php500,000 kung mas maliit dito ang loan balance na nailipat sa GSIS. Ang proceeds ng Top-Up Loan ay ibibigay sa member mismo.

4. Bakit inilunsad ng GSIS ang Top-Up Loan?

Inilunsad ang Top-Up Loan upang upang matulungan ang mga members sa kanilang ibang pangangailangan habang binabayaran nila ang kanilang GFAL loan at hindi na sila umutang muli sa private lenders.

5. Sino ang pwedeng mag-avail ng Top-Up Loan?

Ang mga sumusunod ang pwedeng mag-avail ng Top-Up Loan:

a. GFAL availee;
b. active regular o special member na may permanent status at nakabayad ng hindi bababa sa tatlong taong premiums;
c. walang administrative o criminal case, maliban kung ang kaso ay filed ng accredited lending institution dahilan sa pagkatanggal nito sa mga bayarin ng borrower bunga ng prioritization sa GSIS at Pag-IBIG Fund. Papayagan siyang maka-avail ng Top- Up Loan pagka-submit ng GSIS pro-forma statement of account mula sa accredited lending institution na sinasang-ayunan ng borrower;
d. hindi naka-leave of absence without pay; at
e. may outstanding loan sa lending institution na accredited o kinikilala ng kanyang ahensya; at
f. walang due and demandable loan account sa GSIS.

6. Magkano ang interest at gaano katagal ang payment term ng Top-Up Loan?

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Pareho ang interest rate (6%), loan term (6 na taon), at iba pang terms and conditions ng GFAL at Top-Up Loan.

7. Sino ang tatanggap ng halagang mauutang sa Top-Up Loan?

Ang mismong myembro ng GSIS na loan-borrower ang tatanggap ng tseke ng Top-Up Loan

8. Kelan pwedeng i-avail ang Top-Up Loan?

Pwedeng iavail ang Top-Up Loan kasabay ng GFAL application. Kung nakapag-avail na ng GFAL, pwede pa ring mag-apply ng Top-Up Loan pero dapat ay hindi magsukob sa isang buwan ang availment ng dalawang loans.

9. Paano mako-compute ang Top-Up Loan?

Ang formula sa sa pagko-compute ng maximum loan amount ng Top-Up Loan ay:

P500,000 – GFAL availed amount = Top-Up Loan

Ibabawas dito ang sumusunod advance interest, advance redemption insurance premium at outstanding balance ng existing GFAL account na hindi nabayaran sa oras.

10. Dapat bang isagad na halaga ng uutangin sa Top-Up Loan?

Hindi kailangang pinakamalaking halaga ang utangin sa Top-Up Loan. Ang importante ay ang kakayahang makapagbayad ng amortization ang borrower kapag siya ay nag-apply para dito.

11. Kailangan bang mag-apply para mag-avail ng Top-Up Loan kahit may existing GFAL account na?

Oo, magkahiwalay ang pag-aaply sa GFAL at Top-Up Loan.

12. Ilang beses pwedeng mag-avail ang Top-Up Loan?

Isang beses lang pwedeng mag-avail ang Top-Up Loan

13. Maaari bang sabay mag-apply sa GFAL at Top-UP Loan? Kung nag-GFAL na ako bago ma-implement ang Top-Up Loan, pwede pa ba akong mag-apply nito?

Oo, pwedeng sabay ang application sa GFAL at Top-Up Loan. Ang mga members na nakapag-apply na ng GFAL noon ay maaari pa ring mag-apply ng Top-Up Loan.

ps

Kung nakapag-GFAL na at mag-aaply na lang ng Top-Up Loan, ang requirements lang ay ang mga sumusunod: (1) application form; at (2) Payslips for the last three months na certified ng Authorized Administrative Officer (AAO).

14. Saan pwedeng magtanong tungkol sa Top-Up Loan?

Para sa mga tanong, tawagan ang alinman sa mga sumusunod na numero ng GSIS Contact Center: Landline (Metro Manila) 847-4747; Globe Toll Free Number: 1-800-8-847-4747 (free from both Globe landline and mobile phone); PLDT/Smart Toll Free Number: 1-800-10-847-4747 (free from PLDT landline: a flat rate of P8.00/per call from mobile phone)

File

Republic of the Philippines
Department of Education

Tanggapan ng Pangalawang Kalihim
Office of the Undersecretary for Finance

DEPARTMENT OF EDUCATION
RECORDS DIVISION
RELEASED
19301
By: Date: 24 AUG 2019

MEMORANDUM
OUF-2019-0229

TO : REGIONAL DIRECTORS
DIRECTOR IV, BUREAU OF HUMAN RESOURCE AND ORGANIZATION DEVELOPMENT (BHROD)
DIRECTOR IV, INFORMATION AND COMMUNICATIONS TECHNOLOGY SERVICE (ICTS)
SCHOOLS DIVISION SUPERINTENDENTS
SCHOOL HEADS
ALL OTHERS CONCERNED

DEPED RO XIII-Records
RECEIVED
AUG 27 2019
Control No.: 12375
by: E.M.

FROM : ANNALYN M. SEVILLA
Undersecretary for Finance

RAMON FIEL G. ABCEDE
Director IV
Officer-in-Charge, Office of the Assistant Secretary for Finance

SUBJECT : INCREASED RATE FOR PHILHEALTH CONTRIBUTIONS

DATE : August 19, 2019

1. Upon clarification with the Philippine Health Insurance Corporation or PhilHealth, the higher ceiling for PhilHealth contributions in 2019 required in Republic Act No. 11223 or the "Universal Health Care Act" should not yet be implemented pending the issuance of its implementing rules and regulations, notwithstanding the issuance of the Department of Budget and Management Circular Letter No. 2019-8.

2. In view of this information, Memorandum No. OUF-2019-0199 dated July 26, 2019, copy attached, is being **recalled**. Thus, previous PhilHealth rates and ceilings will be maintained until further notice. The ICTS is instructed to prepare the corresponding FoxPro payroll program for the payroll systems used by the payroll services units (PSUs) in the Central, Regional, and Schools Division Offices, if necessary and roll out the same **immediately**. PSUs using other payroll systems or programs are advised to make their own adjustments in the system or program in accordance with this memorandum.

3. For immediate compliance.

RECEIVED
AUG 23 2019
BY: mla TIME: 3:35

Attachment: Memorandum No. OUF-2019-0199 dated July 26, 2019

/eamd

Republic of the Philippines
Department of Education

#402655

Tanggapan ng Pangalawang Kalihim
Office of the Undersecretary for Finance

RELEASED 17611 02 AUG 2019

MEMORANDUM
OUF-2019-0199

TO : **REGIONAL DIRECTORS**
DIRECTOR IV, BUREAU OF HUMAN RESOURCE AND ORGANIZATION DEVELOPMENT (BHROD)
DIRECTOR IV, INFORMATION AND COMMUNICATIONS TECHNOLOGY SERVICE (ICTS)
SCHOOLS DIVISION SUPERINTENDENTS
SCHOOL HEADS
ALL OTHERS CONCERNED

FROM : **ANNALYN M. SEVILLA**
Undersecretary for Finance and Education Programs Delivery Unit

RAMON FIEL G. ABCEDE
Director IV
Officer-In-Charge, Office of the Assistant Secretary for Finance

SUBJECT : **INCREASED RATE FOR PHILHEALTH CONTRIBUTIONS**

DATE : **July 26, 2019**

1. Republic Act (RA) No. 11223 entitled, "An Act Instituting Universal Health Care for All Filipinos, Prescribing Reforms in the Health Care System, and Appropriating Funds Therefor," or the "Universal Health Care Act", provides under Chapter III, Section 10 for the adoption of the higher income ceiling in line with the expanded benefits therein. Said RA was approved last February 20, 2019 and published on February 21, 2019 prescribing the following schedule and monthly income floor and ceiling for Health Insurance Premium (HIP) contributions:

Year	Premium Rate	Income Floor	Income Ceiling
2019	2.75%	P10,000	P50,000
2020	3.00%	P10,000	P60,000
2021	3.50%	P10,000	P70,000
2022	4.00%	P10,000	P80,000
2023	4.50%	P10,000	P90,000
2024	5.00%	P10,000	P100,000
2025	5.00%	P10,000	P100,000

2. Pursuant to the Department of Budget and Management (DBM) Circular Letter No. 2019-8, copy attached, effective the applicable month of 2019, i.e., 15 days after publication of RA 11223, or March 8, 2019, the monthly premium contribution shall be at the rate of 2.75%, computed straight based on the MBS, with a salary floor of P10,000 and a ceiling of P50,000, to be equally shared by the employee and the employer (government), as follows:

Monthly Basic Salary (MBS)	**Monthly Premium 2.75% x MBS**	**Personal Share**	**Employer Share**
P10,000 and below	P275.00	P137.50	P137.50
P10,000.01 to P49,999.99	P275.02 to P1,100.00	P137.51 to P550.00	P137.51 to P550.00
P50,000 and above	P1,375.00	P687.50	P687.50

3. In compliance thereto, the **ICTS** is instructed to prepare the corresponding FoxPro payroll program for the payroll systems used by the payroll services units (PSUs) in the Central, Regional, and Schools Division Offices, and roll out the same in time for payroll preparation by the PSUs for **August 2019**. PSUs using other payroll systems or programs are advised to make their own adjustments in the system or program in accordance with this memorandum.

4. The budgetary requirement for the increase in the rate for government share in HIP contribution shall be sourced from the Miscellaneous Personnel Benefits Fund (MPBF), subject to submission to DBM of request from the Regional Office/Schools Division Office/Implementing Unit Schools. Meanwhile, to avoid delays in the implementation of the new HIP contribution rates, offices may frontload available agency specific Personnel Services allotment.

5. Please be guided accordingly.

A. M. SEVILLA **R. F. G. ABCEDE**

Attachment: As stated.

jac/eamd

REPUBLIC OF THE PHILIPPINES
DEPARTMENT OF BUDGET AND MANAGEMENT
GENERAL SOLANO STREET, SAN MIGUEL, MANILA

OFFICIAL RELEASE

CIRCULAR LETTER

No.: 2019 - 8
July 3, 2019

To : All Heads of Departments, Agencies, Bureaus and Offices of the National Government, including State Universities and Colleges (SUCs), Constitutional Offices, Government-Owned or -Controlled Corporations (GOCCs), and Government Financial Institutions (GFIs); Local Government Units (LGUs); and all Others Concerned

Subject : **EMPLOYER (GOVERNMENT) SHARE IN THE HEALTH INSURANCE PREMIUM CONTRIBUTIONS TO THE PHILIPPINE HEALTH INSURANCE CORPORATION EFFECTIVE FY 2019**

1.0 This Circular is issued to prescribe the guidelines on the employer (government) share in the Health Insurance Premium (HIP) contributions to the Philippine Health Insurance Corporation (PHIC) for FY 2019 as prescribed under Republic Act (RA) No. 11223 entitled, "An Act Instituting Universal Health Care for All Filipinos, Prescribing Reforms in the Health Care System, and Appropriating Funds Therefor," or the "Universal Health Care Act."

2.0 Notwithstanding the upward adjustments in HIP contributions to support expanded benefits for more beneficiaries, and that payment for personnel benefits is considered a mandatory government expense, the following policies on HIP contributions as prescribed under previous DBM issuances are hereby reiterated to ensure that payments for employer (government) shares shall have the corresponding appropriation cover for fiscal sustainability and payments for employee shares shall correspond to the employer (government) share for equitability:

2.1 Agencies should ensure that payment of government HIP contributions is supported by corresponding appropriations (**DBM Circular Letter [CL] No. 2017-3** dated January 3, 2017 – *Government Share on the Health Insurance Premium Contributions of Government Employees to the Philippine Health Insurance Corporation [PhilHealth] Effective FY 2017)*;

2.2 Agencies should ensure that the employee's personal share to be collected from his/her monthly basic salary (MBS) shall correspond to the government share, as provided in the budget (**DBM CL No. 2017-3**);

2.3 National Government Agencies (NGAs) and fully/heavily subsidized GOCCs shall always comply with the rates prescribed under the latest DBM CL for the purpose. In the event that these entities have been paying rates actually prescribed by the PHIC, i.e., higher than the latest CL-prescribed rates, they shall revert back to the rates provided under the latest CL. Unpaid contributions resulting from increases in premium rates prescribed in PHIC Circulars without the consultation/notification between DBM and PHIC cannot be considered a government liability. – DBM CL No. 2017-3; The employer (government) share in the HIP contribution to be remitted to PHIC shall be increased only upon appropriate advice or notice from the DBM. - **DBM CL No. 2012-12** dated June 29, 2012 - *Employer (Government) Share in the Premium Contribution to PhilHealth*

2.4 The following government entities which are already adopting/paying the latest prescribed PHIC premium rates shall not be required to adopt the latest applicable DBM CL, consistent with **DBM CL No. 2017-8** dated April 20, 2017 - *Clarification Relative to Applicability of the Prescribed Health Insurance Premium (HIP) Contributions to the Philippine Health Insurance Corporation (PhilHealth) Effective FY 2017 Pursuant to Circular Letter (CL) No. 2017-3 dated January 3, 2017*:

2.4.1 GOCCs which do not receive national government budgetary support (i.e., subsidy and/or equity); and

2.4.2 LGUs, whether for both employer/employee shares or for employer (government) share only.

3.0 Section 51, General Provisions (GPs) of the FY 2019 General Appropriations Act (GAA), RA No. 11260, provides that any proposed increase in government and employee compulsory contributions may only be implemented after consultation by the agency concerned with the DBM in order that the budgetary implications of such proposal shall be duly considered, and that implementation of any such increase shall be made effective only upon inclusion thereof in an appropriations law.

4.0 The Universal Health Care Act (RA No. 11223) provides for the adoption of the higher income ceiling in line with the expanded benefits therein. Said RA was approved last February 20, 2019 and published on February 21, 2019, prescribing the following schedule and monthly income floor and ceiling for premium contributions:

Year	Premium Rate	Income Floor	Income Ceiling
2019	2.75%	P10,000	P 50,000
2020	3.00%	P10,000	P 60,000
2021	3.50%	P10,000	P 70,000
2022	4.00%	P10,000	P 80,000
2023	4.50%	P10,000	P 90,000
2024	5.00%	P10,000	P 100,000
2025	5.00%	P10,000	P 100,000

5.0 In accordance thereto, effective the applicable month of 2019, i.e., 15 days after publication, or March 8, 2019, the monthly premium contribution shall be at the rate of **2.75%, computed straight based on the MBS, with a salary floor of P10,000 and a ceiling of P50,000**, to be equally shared by the employee and the employer (government), as follows:

Monthly Basic Salary (MBS)	Monthly Premium 2.75% x MBS	Personal Share	Employer Share
P10,000 and below	P 275.00	P 137.50	P 137.50
P10,000.01 to P 49,999.99	P 275.02 to P 1,100.00	P 137.51 to P 550.00	P 137.51 to P 550.00
P 50,000 and above	P 1,375.00	P 687.50	P 687.50

6.0 Under the FY 2019 GAA, the funding requirements for the employer (government) share of the HIP contributions are provided, as follows:

6.1 **Agency Specific Budgets** – For the existing rates of government contributions to PHIC, consistent with **authorized rates under DBM CL No. 2018-3, as applied on the salary schedule under the 4th tranche compensation adjustment.** The amount required is comprehensively released through the GAA as the Allotment Order (GAAAO); and

6.2 **Miscellaneous Personnel Benefits Fund (MPBF)** – For the amount required to adjust the employer (government) share in HIP contributions based on **authorized rates effective on the applicable month in FY 2019**, consistent with the schedule in RA No. 11223 (Universal Health Care Act).

7.0 The funding requirements for the incremental costs of the employer (government) share in HIP contribution shall be covered by agency request to be submitted to the DBM.

8.0 The DBM shall issue the corresponding Special Allotment Release Order (SARO) and cash allocation directly to the agencies/operating units which shall, in turn, remit the amounts corresponding to the employer (government) share of the HIP contributions directly to the PHIC, in accordance with the schedule in item 5.0 hereof.

9.0 The requirements for the incremental costs of the employer (government) share in HIP contributions for casual and contractual personnel shall be charged against the agency lump-sum appropriations included in the FY 2019 agency budgets.

10.0 This Circular shall take effect immediately.

JANET B. ABUEL
Officer-in-Charge, DBM