



Republic of the Philippines
Department of Education
NATIONAL CAPITAL REGION
SCHOOLS DIVISION OFFICE OF MUNTINLUPA CITY

OCT 30 2025

Advisory No. 114 s, 2025

October 28, 2025

In compliance with DepEd Order No. 8, s. 2013
This advisory is issued for the information of DepEd officials,
Personnel/staff, as well as the concerned public.

INVITATION FOR THE HEALTH CARE SERVICES PROVIDER

Attached is a letter from **Mr. LONIL M. SERENIO**, Regional Insurance Coordinator, M Lhuillier Financial Services Inc. for request to present in the schools, dated October 24, 2025, the contents of which are self-explanatory and guidance of all concerned.

This Office interposes no objection to the said request, provided that the school adhere to DepEd Order No. 39, s. 2009 on no commercialization and no disruption of classes policy strictly observe as stipulated in DepEd Order No. 9, s. 2005 entitled, Instituting Measures to Increase Engaged Time-on -Task and Ensuring Compliance Therewith.

✓ MTOSI/INVITATION FOR THE HEALTH CARE SERVICES PROVIDER
114/ October 28, 2025

AD-2025-114



Student Center for Life Skills Bldg., Centennial Ave, Brgy. Tunasan, Muntinlupa City
8805-9935, 8805-9940
sdo.muntinlupa@gmail.com
deped-muntinlupa.com



**MS VIOLETA GONZALES CESO IV
SCHOOLS DIVISION SUPERINTENDENT
NATIONAL CAPITAL REGION**

**SCHOOLS DIVISION OFFICES-DEPED
LAGUERTA ST TENSUAN SITE POBLACION MUNTINLUPA**

OCTOBER 24, 2025

Dear Ma'am,



Greetings from one of the trusted healthcare providers in the country, Medicare Plus, Inc.! We are writing your office to introduce our company and specifically, our Medicare HMO Plan designed for Government Employees.

Medicare Plus, Inc. is a Health Maintenance Organization (HMO) duly registered with the Securities and Exchange Commission (SEC) and licensed by the Insurance Commission (IC) to offer and provide health insurance products (License/Registration Number HMO-2023-21-R.).

Having extensive experience in securing dependable healthcare coverage for various organizations, we are particularly proud to offer our expertise in providing the most suitable Medicare HMO Plan tailored for the needs of government employees.

We recommend discussing our Medicare HMO Plan for Government Employees in detail through a person-to-person meeting and product presentation at your chosen schedule. During this presentation, we will be happy to answer your questions regarding pricing, comprehensive coverage, and any other details you would like to learn about this specialized plan.

Thank you for taking the time to consider our proposal. We look forward to helping you secure comprehensive HMO protection for your employees.

Regards,

LONIL M. SERENIO
Regional Insurance Coordinator
M Lhuillier Financial Services Inc.
09770125940

MEDICARE COMPREHENSIVE HEALTH PLAN

COVERAGE:

- ✓ ALL-IN ACCESS TO PRIVATE HOSPITALS, CLINICS, AND DIAGNOSTIC CENTERS
- ✓ 24/7 HEALTH ASSISTANCE HOTLINE (MEDICAL CONCIERGE)
- ✓ EMERGENCY CARE BENEFITS
- ✓ OUT-PATIENT BENEFITS
- ✓ IN-PATIENT BENEFITS
- ✓ STANDARD DENTAL COVERAGE
- ✓ ANNUAL PHYSICAL EXAM (SCHEDULED)
- ✓ TELE-CONSULTATION
- ✓ COVID-19 ILLNESS COVERAGE PLAN
- ✓ 100% PRE-EXISTING CONDITION COVERAGE

MEMBERSHIP FEE

Room and Board	Maximum Benefit Limit (Per Illness)	Annual Rate
SEMI PRIVATE	PHP 75,000	PHP 7,000

Note: For groups with seven or fewer members, the MBL is set at 40,000 per illness.

- PREMIUM RATES ARE OFFERED FOR BOTH PRINCIPALS AND DEPENDENTS UP TO 65 YEARS OLD
- FOR OVERAGE PRINCIPALS FROM 66 TO 70 YEARS OLD, THE ANNUAL PREMIUM IS AT PHP 14,000
- FOR OVERAGE PRINCIPALS FROM 71 TO 80 YEARS OLD, THE ANNUAL PREMIUM IS AT PHP 21,000



AFFORDABLE HEALTHCARE FOR EVERYONE

COVERAGE:

- ✓ ALL-IN ACCESS TO PRIVATE HOSPITALS, CLINICS, AND DIAGNOSTIC CENTERS
- ✓ 24/7 HEALTH ASSISTANCE HOTLINE (MEDICAL CONCIERGE)
- ✓ EMERGENCY CARE BENEFITS
- ✓ OUT-PATIENT BENEFITS
- ✓ IN-PATIENT BENEFITS
- ✓ STANDARD DENTAL COVERAGE
- ✓ ANNUAL PHYSICAL EXAM (SCHEDULED)
- ✓ TELE-CONSULTATION
- ✓ 100% PRE-EXISTING COVIRLAN
- PERSONAL ACCIDENT INSURANCE BUNDLE**
- ✓ ACCIDENTAL DEATH
- ✓ TOTAL PERMANENT DISABILITY
- ✓ UNPROVOKED MURDER & ASSAULT
- ✓ MOTORCYCLING COVER
- ✓ DAILY HOSPITAL INCOME BENEFIT
- ✓ FIRE CASH ASSISTANCE

₱7,000 PER YEAR

ELIGIBILITY: ALL GOVERNMENT PERSONNEL

📞 09770125940

✉ lonil.serenio@mlhuillier.com

INQUIRE NOW!

PERSONAL ACCIDENT INSURANCE SCHEDULE OF BENEFITS

Coverage	Benefits
Accidental Death	50,000.00
Total Permanent Disability – due to accident	50,000.00
Unprovoked Murder & Assault	50,000.00
Motorcycling Cover – following accidental death	50,000.00
Double Indemnity *	50,000.00
Burial Assistance – following accidental death	5,000.00
Cash Assistance Due to Natural Death **	10,000.00
Accident Medical Reimbursement ***	Up to 5,000.00
Ambulance/Emergency Transport Assistance - for accidents	1,500.00
Daily Hospital Income Benefit – due to accident ****	300/day
Fire Cash Assistance	5,000.00

* accidental death while riding as a fare-paying passenger in any licensed public transport

** following natural death or death due to sickness, excluding pre-existing illness

*** consumable for 1 year, includes animal bites

**** maximum of 10 days per confinement and 10 days annual aggregate

OTHER ADDITIONAL BENEFITS:

- ✓ SUBSCRIPTION TO “TAMANG ALAGA” ONLINE SHOP, WITH DISCOUNTS ON SELECTED MEDICINES
- ✓ FREE EYE EXAM, BUY ONE GET ONE, DISCOUNTS ON SELECTED FRAMES & LENSES AT VISION EXPRESS
- ✓ FREE EYE EXAM, UP TO 30% DISCOUNTS ON SELECTED FRAMES & LENSES AT EO EXECUTIVE HOSPITAL
- ✓ SUBSCRIPTION TO THE D.A. (DOCTOR ANYWHERE) APP
- ✓ PARTNERSHIP OPPORTUNITY WITH ML CARES FOUNDATION THROUGH OPEC (ORGANIZATIONAL PRODUCTIVITY ENHANCEMENT COMMITTEE)

*** END ***

October 24, 2025

**MS. VIOLETA GONZALES CESO IV
 SCHOOLS DIVISION SUPERINTENDENT
 LAGUERTA ST TENSUAN SITE POBLACION MUNTINLUPA
 MUNTINLUPA, METRO MANILA**

A Pleasant day to you !

It is our great desire to submit a proposal of our MEDICARE PLUS Insurance products for your workers, staff, patients and your family as well. These insurances are medical emergency prepaids that provide emergency care services and treatments to any Member that requires urgent medical intervention. ER Guard and ER Guard Plus are your affordable emergency prepaid health cards, offering peace of mind for unexpected medical emergencies.

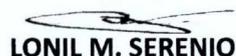
Below is the comprehensive Schedule of Benefits per card:

	ER GUARD	ER GUARD PLUS
Premium	Php 970.00	Php 3,315.00
Coverage	Up to P20,000.00 coverage	Up to P50,000.00 coverage
Benefits	-Outpatient emergency care	-Outpatient emergency care
	-Emergency Room Fees	-Emergency Room Fees
	-Doctor's Services	-Doctor's Services
	-Medicines used for immediate relief and during treatment	-Use of ICU, OR, Recovery, and Isolation Room
	-Initial treatment for animal bites	-Medicines used for immediate relief and during treatment
	-Laboratory, X-ray and other -diagnostic examinations directly related to the emergency management of the patient.	-Initial treatment for animal bites
		-Laboratory, X-ray and other -diagnostic examinations directly related to the emergency management of the patient.

To avail, applicants must be fifteen (15) days to sixty (60) years old . This insurance will be effective five (5) days from the date of purchase. You can purchase multiple cards/COIs in a year however, you can only use one (1) card per emergency. Access to all Private Hospitals in the Philippines.

For clarification and inquiries you may contact this mobile number **09770125940** or email at lonil.serenio@mlhuillier.com or visit any MLhuillier Branches near you.

With my highest esteem,



LONIL M. SERENIO

MLhuillier Financial Services Inc
 Regional Insurance Coordinator
 09770125940



'Pag kailangan magpa-E.R., may mahuhugot ka na!

Peace of mind ng iyong pamilya para sa murang halaga

- **One-Time payment only**
- **for ages 15 days old - 60 yrs old**
- **one (1) year validity**
- **Access to all Private Hospitals**
- **Pre-existing condition are covered**

GET IT NOW!
M L HUILLIER
THE #1 RANKING PHARMACY
 NATIONWIDE



FOR MORE INFO CONTACT:
 Neil Serenio
 09770125940

Out-Patient Emergency Care

Inclusions:

- Up to **20,000php** coverage
- Emergency room fees
- Doctor's fee
- Medicine used for immediate relief and during treatment
- Laboratory, X-ray and other diagnostic exam related to emergency
- Initial treatment for animal bites

ER GUARD

₱ **970**

ER GUARD PLUS

₱ **3,315**

Out-Patient & In-Patient Emergency Care

Inclusions:

- Up to **50,000php** coverage
- Emergency room fees
- Doctor's fee
- Medicine used for immediate relief and during treatment
- Laboratory, X-ray and other diagnostic exam related to emergency
- Use of ICU, OR, Recovery, and Isolation Room
- Initial treatment for animal bites



October 24,2025

MS. VIOLETA GONZALES CESO IV
SCHOOLS DIVISION SUPERINTENDENT
LAGUERTA ST TENSUAN SITE POBLACION MUNTINLUPA
MUNTINLUPA,METRO MANILA

Dear Ma'am,

We are pleased to present a proposal for our Personal Accident Insurance tailored specifically for your group.

These individuals encounter various risks daily, whether at home, during their daily commute, or while on their work premises.

Our insurance package offers comprehensive worldwide **protection against accidents** and other unforeseen events, available **24 hours a day**, throughout the **entire year**.

We are proud to introduce our **Group Protect 60** program. You may select from five distinct packages outlined below.

	Package 1	Package 2	Package 3	Package 4	Package 5
Premium	60.00	120.00	180.00	240.00	300.00
Term	1 year				
Qualified Ages	1-75 y/o				
Accidental Death	50,000.00	100,000.00	150,000.00	200,000.00	250,000.00
Total Permanent Disability (Due to accident)	50,000.00	100,000.00	150,000.00	200,000.00	250,000.00
Unprovoked Murder & Assault	50,000.00	100,000.00	150,000.00	200,000.00	250,000.00
Motorcycling Cover	50,000.00	100,000.00	150,000.00	200,000.00	250,000.00
Accidental Medical Reimbursement **	Up to 5,000.00	Up to 10,000.00	Up to 15,000.00	Up to 20,000.00	Up to 25,000.00
Daily Hospital Confinement Benefit (Due to accident)	100/day (max of 15 days)	200/day (max of 15 days)	300/day (max of 15 days)	400/day (max of 15 days)	500/day (max of 15 days)
Burial Assistance (Following accidental death)	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Fire Cash Assistance	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00

** Consumable until used up within the policy term, applies to animal bites

M LHUILLIER

GENERAL INSURANCE AGENCY INC.

The enrollment process is straightforward, requiring no extensive documentation. We simply request a list of the individuals to be insured, along with a few necessary details to facilitate the enrollment process. Coverage will commence immediately upon the verification of payment and the issuance of a master policy. Claims can be submitted at any M Lhuillier branch nationwide.

Should you require further clarification or have any inquiries, please do not hesitate to contact me at phone number 09770125940 or via email at lonil.serenio@mlhuillier.com.

With my highest esteem,

LONIL M. SERENIO

Regional Insurance Sales Coordinator
Mlhuillier Financial Services Inc.

Group Protect 60

Agent : M Lhuillier General Insurance Agency, Inc.
Type : Group Personal Accident Insurance Coverage
Clients : Any Qualified Group
Insured : Bonafide Group Members
Policy Holder : Group Admin
Payment : Annual (Check or Electronic Fund Transfer)

Schedule of Benefits

Coverage	Benefits
Accidental Death	50,000.00
Total Permanent Disability – due to accident	50,000.00
Unprovoked Murder & Assault	50,000.00
Motorcycling Cover – following accidental death	50,000.00
Daily Hospital Income Benefit – due to accident	100/day
Burial Assistance – following accidental death	5,000.00
Accident Medical Reimbursement	Up to 5,000.00
Fire Cash Assistance	5,000.00
Premium	60.00
Maximum Units	5
Term	1 year
Age Eligibility	1 – 75 years old Only 50% of the total benefits is applicable for ages 71-75

Terms & Conditions

- *Accidental Death* - provides indemnity to the insured for loss of life resulting from an accident.
- *Total Permanent Disability* - provides compensation if the insured has the incapacity to move or use limbs/body parts six months after an accident.
- *Unprovoked Murder & Assault* - provides indemnity for loss of life when the assured is intentionally or unintentionally killed by another.
- *Motorcycling Cover* - extends coverage to accidental death due to motorcycling including pillion riding (“angkas”) but excluding whilst engaged in any form of racing, riding exhibition, motocross racing, etc.
- *Burial Assistance* - provides financial assistance up to the limit specified in the policy in the event of Insured’s death caused by accident.
- *Accident Medical Reimbursement* - provides reimbursement to expenses incurred with no minimum injury for as long as due to an accident duly supported by medical certificate and original receipts.

- *Fire Cash Assistance* - provides lump sum cash assistance benefit to the assured, up to the amount stated in the policy schedule of cover in the event of direct loss of or damage to the assured's personal belongings and property due to fire and lightning.
- *Daily Hospital Income Benefit* – provides daily hospital income benefit for maximum of 5 days per confinement and 15 days annual aggregate.

Exclusions

- Death due to pre-existing illness, sickness or old age
- Death or disablement due to pregnancy
- Suicide or any attempt thereat
- Murder and assault (initiated by the insured) or an attempt thereat
- Nuclear radiation or radioactive contamination
- Loss occasioned by war, invasion, act of foreign enemy, hostilities or warlike operations
- Injury sustained while participating in professional athletics, local sports leagues or international tournaments, or any organized and scheduled amateur physical contact sport;
- Loss or damage directly or indirectly caused by, or arising out of the willful act or negligence of the Insured or his representatives
- Loss of life or injury sustained as a result of being under the influence of prohibited drugs or alcohol
- Loss of life or injury sustained as a direct result of, in connection with or attributable to any unlawful act (civil or criminal)

Claim Requirements for All Indemnities

- Original or Electronic Copy of the Certificate of Insurance (COI)
- Incident, Police, or Barangay report
- Properly filled-up personal accident claim form
- Medico-legal or death certificate
- Insured person's valid I.D. card
- Birth certificate (if single); Marriage contract (if married)
- Beneficiary's birth certificate

How to Claim

1. The claimant shall report the incident at any M Lhuillier branch nationwide.
2. Notice of insurance claim should be made within thirty (30) days after the date of the accident to avoid denial of the claim.
3. ML Head Office will provide a list of requirements to the branch for the claimant's completion.
4. Once the claimant completes the requirements, the case will undergo evaluation and investigation.
5. Should there be no additional requirement and the case has been evaluated and approved, check payment will then be processed for the rightful beneficiary.

Next Steps

1. Identify the desired insurance package that is applicable to you.
2. Agree on payment arrangement either check or electronic fund transfer. Draft and sign agreement if needed.
3. Provide list of insured individuals including necessary details. Excel template file will be provided by ML.
4. Once payment is verified, ML back office will process the enrollment.
5. You will be provided with the sales invoice, master policy indicating the schedule of benefits, exclusions, terms and conditions. If COC card printing is included, a timeline will be agreed upon considering production and delivery.

