



Republic of the Philippines  
**Department of Education**  
Region VIII  
**SCHOOLS DIVISION OF CALBAYOG CITY**

January 30, 2026

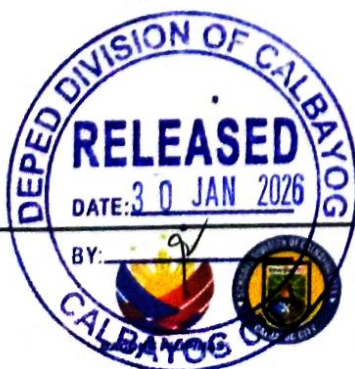
**DIVISION MEMORANDUM**

No. 061, s. 2026

**ORIENTATION ON GROUP HMO BENEFITS AND HMO CARD UTILIZATION**

TO : Assistant Schools Division Superintendent  
Chief Education Supervisors  
Education Program Supervisors  
Public Schools District Supervisors  
School Heads (Elementary & Secondary)  
Division/Unit Heads  
DO Personnel with Group HMO  
All Others Concerned

1. In line with our commitment to personnel welfare, the Schools Division Office will conduct an **Orientation on Group HMO Benefits and HMO Card Utilization** on **February 6, 2026, at 1:00 PM** at the **Division Office Conference Hall**. The session will be facilitated by the **Assistant Training Director of the Insurance Management System (IMS)**.
2. The orientation aims to **familiarize with the HMO benefits available to teaching and non-teaching personnel**, as well as proper procedures for the utilization of the HMO card. Participants will gain practical knowledge on accessing services, filing claims, and ensuring the welfare of personnel through effective use of the HMO system.
3. School heads are expected to **attend personally or designate** an authorized representative – **Administrative Officer II**. Active participation is highly encouraged to ensure smooth dissemination of information and effective implementation of HMO-related processes in each school.
4. Your cooperation and attendance will contribute significantly to the proper administration of HMO benefits and help maximize the advantages provided to all eligible personnel.
5. Immediate dissemination and strict compliance with this Memorandum are directed.



for: *[Signature]*  
**MARGARITO A. CADAYONA, JR. PhD, CESO VI**

Schools Division Superintendent  
SD. *[Signature]* **JAN 30 2026**

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