



**COMMITTEE ON FINANCE, BUDGET AND APPROPRIATION  
AND  
COMMITTEE ON RULES AND PRIVILEGES, LAWS AND  
ORDINANCES**

**JOINT COMMITTEE REPORT  
NO. FBA-248-S-2024**

Office of the Sangguniang Panlungsod  
Received by: Janet Pring  
Date: 07-03-2024  
Time: 8:20 am

Subject: AN ORDINANCE AUTHORIZING THE CITY MAYOR OF THE LOCAL GOVERNMENT OF THE CITY OF BACOOR, CAVITE TO OBTAIN GROUP INSURANCE FOR SELECTED CITY OFFICIALS AND JOB ORDER EMPLOYEES, PROVIDING FOR THE PAYMENT OF INSURANCE PREMIUMS, AND ESTABLISHING AN OPT-OUT SYSTEM FOR PARTICIPATION IN THE GROUP INSURANCE POLICY – PCO 2024-162 dated February 19, 2024

Referred to this Committee on the 79<sup>th</sup> Regular Session is the above-subject matter for appropriate action and recommendation.

**LEGAL REFERENCE**

"[REPUBLIC ACT NO. 10160]

**AN ACT CONVERTING THE MUNICIPALITY OF BACOOR IN THE PROVINCE OF CAVITE INTO A COMPONENT CITY TO BE KNOWN AS THE CITY OF BACOOR**

**ARTICLE III**

**THE CITY MAYOR AND THE CITY VICE MAYOR**

SEC. 8. *The City Mayor.* – x x x

The city mayor, as the chief executive of the city government, shall exercise such powers and perform such duties and functions as provided herein:

(b) For efficient, effective and economical governance, the purpose of which is the general welfare, of the City and its inhabitants; the city mayor shall:

(1) Exercise those powers expressly granted to him by law, those necessarily implied therefrom, as well as powers necessary, appropriate or

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incidental for the efficient and effective governance of the City, and those which are essential to the promotion of the general welfare:

X X X

xvii) Authorize payment for medical care, necessary transportation, subsistence, hospital or medical fees of city officials and employees who are injured while in the performance of their official duties and functions, subject to the availability of funds;"

### **OBJECTIVE OF THE PROPOSED CITY ORDINANCE**

It has been observed by the City Government of Bacoor that there are certain employees, particularly the job order, contractual and co-terminus employees, who are exposed in the danger of physical injuries and illnesses during the performance of their respective duties and responsibilities, and therefore, must be covered by a proper care by way of a group insurance.

### **FINDINGS:**

During the Committee hearing attended by resource persons from the Office of the City Legal Services, Office of the City Budget Officer and Human Resources Development Department, the following facts and issues have been considered by the Honorable Members of the Joint Committee:

1. Based on COA policy and under the law, job order workers are seasonal employees and are not considered as organic personnel of the government on which cannot be accorded with benefits and privileges.
2. Co-Terminus and contractual employees may be covered by the proposed group insurance to be funded by the City Government.
3. The COA provided a new contract form (template) for the job order employees which cannot be altered to accommodate the insertion of an insurance contract.
4. The salaries of the job order employees are charged under the Maintenance and Other Operating Expenses (MOOE) expense account and not in Personal Services (PS) expense account.
5. Section 6 of the draft of Ordinance needs to be totally revised to make it consistent with the budget rules and regulations pertaining to the expense account.
6. Upon approval of the proposed City Ordinance by the Sangguniang Panlungsod, the City Government shall formulate the Implementing Rules and Regulations (IRR) that will provide the mechanics on the following:

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- how the Job Order could be enrolled in the group insurance;
- the execution of insurance contract;
- budget allocation; and
- the manner of payment pertaining to the insurance premium.

The Committee finds the request for approval of the city ordinance for the purpose as proper and justifiable.

**RECOMMENDATION:**

In view of the foregoing, the Honorable Members of the Joint Committee hereby recommend **TO APPROVE** the City Ordinance authorizing the City Mayor, Hon. Strike B. Revilla, to obtain group insurance for selected city officials and job order employees, subject to the provisions of existing laws, accounting and auditing rules and regulations


**WE HEREBY CERTIFY** that the contents of the foregoing report are true and correct.

Signed this \_\_\_\_ day of May 2024 at the City of Bacoor, Cavite.

**THE COMMITTEE ON FINANCE, BUDGET AND APPROPRIATION**

  
HON. ROGELIO M. NOLASCO  
Chairman

  
HON. CATHERINE S. EVARISTO  
Vice Chairperson

  
HON. ADRIELTO G. GAWARAN  
Member

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**THE COMMITTEE ON RULES AND PRIVILEGES, LAWS AND ORDINANCES**

  
**HON. REYNALDO D. PALABRICA**  
Chairman

  
**HON. LEVY M. TELA**  
Vice Chairman

  
**HON. ALEJANDRO F. GUTIERREZ**  
Member

Prepared by:

  
**ROBERTO A. DE GUZMAN**  
Local Legislative Staff Assistant I

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Committee on Finance, Budget and Appropriation

JOINT COMMITTEE HEARING MINUTES

NO. FBA-248-S-2024

Office of the Sagguniang Panlungsod  
Received by: Jansel Pring  
Date: 07-03-2024  
Time: 10:20 am

Subjects: *AN ORDINANCE AUTHORIZING THE CITY MAYOR OF THE LOCAL GOVERNMENT OF THE CITY BACoor, CAVITE TO OBTAIN GROUP INSURANCE FOR SELECTED CITY OFFICIALS AND JOB ORDER EMPLOYEES, PROVIDING FOR THE PAYMENT OF INSURANCE PREMIUMS, AND ESTABLISHING AN OPT-OUT SYSTEM FOR PARTICIPATION IN THE GROUP INSURANCE POLICY. PCO-2024-162* dated February 19, 2024.

Present:

**Committee on Finance, Budget and Appropriation**

Hon. Rogelio M. Nolasco - Chairman  
Hon. Adrielito Gawaran - Member

**Committee on Rules and Privileges, Laws and Ordinances**

Hon. Reynaldo Palabrica - Chairman  
Hon. Levy Tela - Vice Chairman  
Hon. Alejandro Gutierrez - Member

**5<sup>TH</sup> Sangguniang Panlungsod Members**

Hon. Simplicio Dominguez - Member

**Resource Persons:**

Atty. Rey Marco Mendoza - Office of City Legal Service  
Ms. Natividad Ludwig Ople - HRDMD  
Ms. Elvinia S. Guerrero - City Budget Office  
Mr. Oliver S. Noveo - Office of the City Accountant  
Ms. Rona Grace G. Torrijos - City Finance Department

**Hon. Rogelio Nolasco:** "Good Afternoon, A Joint Committee Hearing, on Finance, Budget and Appropriation and Committee on Rules and Privileges, Laws and Ordinances regarding, **PCO-2024-162** **"AN ORDINANCE AUTHORIZING THE CITY MAYOR OF THE LOCAL GOVERNMENT OF THE CITY BACoor, CAVITE TO OBTAIN GROUP INSURANCE FOR SELECTED CITY OFFICIALS AND JOB ORDER EMPLOYEES, PROVIDING FOR THE PAYMENT OF INSURANCE PREMIUMS, AND**





**ESTABLISHING AN OPT-OUT SYSTEM FOR PARTICIPATION IN THE GROUP INSURANCE POLICY** is now court to order."

**Hon. Rogelio M. Nolasco:** "Magandang hapon po sa ating lahat, bago po ang lahat nais ko pong ipakilala ang aking mga kasamang konsehal, Konsehal Reynaldo Palabrica, Konsehal Levy Tela, Konsehal Adrielito Gawaran, Konsehal, Alejandro Gutierrez, and for the record po mag pakilala lang po ang ating mga resource persons."

**Hon. Rogelio M. Nolasco:** "Mam, actually second hearing na natin ito, last time medyo na deferred po natin. Ayon po kay Atty. Atega ay kung ano po ang nararapat gawin sa ngayon kasi ang gusto ni Mayor ay dapat daw po na magkaroon ng insurance ang ating mga J.O."

**Ms. Natividad Ludwig Ople:** "Yun nga po Sir, if I mean di ba po naglabas din po tayo ng ordinansa patungkol sa mga Job Order at the same time in contravention din po sa COA policies, parating nag reremind din po sa akin si COA na dapat wala talagang benefits ang mga Job Order because under the law they are not really considered as employees."

**Hon. Rogelio M. Nolasco:** "Pero ayon din po sa information we gathered from Atty. kung sang ayon din ang mga J.O. na dededuct sa kanila or sila ang magbabayad."

**Ms. Natividad Ludwig Ople:** "Kung sila ang magbabayad siguro wala naman, i check po natin with COA kasi ang opinion ko po doon ay pang HR lang, hindi ko po saklaw yung sa COA rules at yun nga po, sa kung sa akin po syempre gusto ko po kaya lang po baka may mga provisions of law na mag ka counter act or sasalungat dito sa proposal. Pero siguro kung i dededuct naman po yun sa sweldo pero ang nabasa ko po doon sa **Fundings** insurance premiums fees shall be sourced from City's available funds. So, in contravention po, pero kung permanent po, casual or other Co-term officials maliwanag po na talagang maaari silang maka benefit dito sa proposed insurance."

**Hon. Reynaldo Palabrica:** "Based on the manifestation of HR kung ano kasi sa J.O. Bawal ano?"

**Ms. Natividad Ludwig Ople:** "Opo."

**Hon. Rogelio M. Nolasco:** "We acknowledge the presence of Atty. Rey Marco Mendoza from Office of City Legal Services."

**Hon. Reynaldo Palabrica:** "Okey tama antayin natin si Atty., kung bawal according to COA prohibited na mag grant tayo ng insurance doon sa mga J.O. natin, pero kung pwede na parang voluntary na lalabas sa kanila, kung bago out of their compensation as J.O. na kukuha ng pambayad kung pwedeng ganoon to serve the purpose or the will of the Mayor para magkaroon ng Group Insurance man lang itong mga J.O.'s ang gawin natin sa contract ng J.O. automatic na may babayaran silang contribution considered



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doon sa Group Insurance kung gusto nila ng ganoon? Ano ang opinion ng ating Legal?"

**Atty. Rey Marco Mendoza:** "Actually binasa ko lang siya, lahat ay included even appointed."

**Hon. Reynaldo Palabrica:** "Atty. ang ni raise ko lang na issue kasi according to Mam Naty and according to COA, hindi tayo pwedeng magbigay ng insurance sa Job Order natin, may prohibition ang COA. So, ngayon kung pupwede kasi, mangagaling mismo sa J.O., sa mga taong naka J.O. sa atin hindi galing sa City Government na papunta sa J.O. ay pupwede daw. So, ang proposal ko is, kapag kumuha tayo ng J.O. may contract kasi yan eh di ba Mam Naty?"

**Ms. Natividad Ludwig Ople:** "Opo."

**Hon. Reynaldo Palabrica:** "Doon sa contract ilalagay natin na kailangang magkaroon sila ng insurance enrollment at mayroon naman tayong available na Group Insurance. Pwede kaya yun Atty.?"

**Atty. Rey Marco Mendoza:** "Kung ang agreement ay between employee and insurance company hindi kasama ang employer sa provision ng COA policy."

**Hon. Reynaldo Palabrica:** "Hindi ang tanong nga, kasi bawal tayong magbigay halimbawa nag J.O. tayo tapos ang contract nila ay Php 3,000.00 a month or Php 30,000.00 a month aside from the salary based on the contract ay hindi tayo pwedeng mag dagdag ng insurance kasi bawal hindi kasi sila considered as employee at hindi sila contractual employee?"

**Ms. Natividad Ludwig Ople:** "Yes Sir."

**Hon. Reynaldo Palabrica:** "Para silang seasonal Job Orders. Ngayon para lang ma serve natin yung purpose na magkaroon sila ng insurance at masunod natin ang gusto ni Mayor na magkaroon ng Insurance ang mga Job Orders, ang suggestion ko is doon sa contract na pipimahan nila as Job Order kailangang specify natin doon na mayroon sila or kailangang enrolled sila sa Insurance. Na i so shoulder nila, is it technically correct from Legal?"

**Atty. Rey Marco Mendoza:** "Pwede po siya bilang requirement nila for employment eligibility hindi naman sa City kundi para sa kanila but rather or dapat we are imposing to J.O, "insured ka dapat."

**Hon. Reynaldo Palabrica:** "So, pwede?"

**Atty. Rey Marco Mendoza:** "Pwede po."





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**Hon. Reynaldo Palabrica:** "Or palabasin natin na meron sa contract na voluntary enrollment na, palagay natin para mas safe, dapat may voluntary enrollement si J.O. Sa ayaw at sa gusto naman nyan pipirma yan eh."

**Atty. Rey Marco Mendoza:** "Pero nakalagay naman dito na voluntary naman po siya, the employee may an opt-out to an insurance so pwede siyang maging eligible City Employee whether or not insured siya or hindi."

**Hon. Reynaldo Palabrica:** "At saka hindi specific ang insurance enrollment na ilalagay natin, so ang pinaka mababa na Group Insurance dyan ay Php 50.00 per year as death insurance yun na yun. Yun lang naman ang sinabi ni Mayor sa meeting natin na kahit Group Insurance mabigyan natin. So, yun ang nakikita ko para masunod ang gusto niya. Tama naman di ba?"

**Atty. Rey Marco Mendoza:** "Pwede po."

**Ms. Natividad Ludwig Ople:** "Sir may dalawa lang po akong tanong, So, supposedly by the intention of Mayor by the intention of the Government mai provide doon sa benefits so, tataasan po ba ng konti ang sahod nila para pambayad or talagang voluntary?"

**Hon. Reynaldo Palabrica:** "As is pa rin kung ano meron sila, kasi onetime payment lang naman yan eh. Ganito lang naman yan eh halimbawa nagpa J.O. ako Legislative Staff, tapos ang kontrata ko for 6 months halimbawa nakapag enroll na ako after a month nag renew ako eh naka enroll pa ako hindi na ako magbabayad."

**Ms. Natividad Ludwig Ople:** "Sir isang tanong pa po, kasi pinabago na po ni COA yung contract, so consulted na po sa kanila yung form ng bagong contract, so pwede po bang mag dagdag na lang po yung papa sign na contract for the purposes of insurance po, para kasi pag nag inspection po sila ng contract hindi na makikita yung contract whether they voluntary join."

**Hon. Reynaldo Palabrica:** "Ordinansa na ito, teka kapag ordinasa mandatory, teka medyo technical kapag ordinance mandatory. Ah mandatory na enrolled sila sa insurance. Kasi palabasin natin na hindi natin I so shoulder. Tama di ba? Pero may option doon sa contract na palabasin na lang natin sa IRR na kapag hindi siya presently enrolled sa insurance si J.O ay pwede siyang ma enrolled pero salary deduction kasi nasa contract nya na voluntary enrolled."

**Ms. Natividad Ludwig Ople:** "So, separate na lang po natin yung contract nila?"

**Hon. Reynaldo Palabrica:** "Kahit hindi na."

**Ms. Natividad Ludwig Ople:** "Pinabago na po ni COA yung contract meron po silang pina pagamit na contract."





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**Hon. Reynaldo Palabrica:** "Ah parang template na siya?"

**Ms. Natividad Ludwig Ople:** "Yes po."

**Ms. Elvinia S. Guerrero:** "Yun bang salary deduction sa payroll mag rereflect? Kung baga separate contract siya hindi naman siya kasama doon sa prescribed ni COA? Kung baga out of pocket na lang siya hindi na siya kasama sa payroll."

**Hon. Reynaldo Palabrica:** "Silent na lang tayo kapag dineduct siya para makapag enroll siya."

**Ms. Natividad Ludwig Ople:** "Sa Treasury na lang po, tapos may resibo sila i pe present na lang sa HR. Para mas madali po."

**Ms. Elvinia S. Guerrero:** "Di ba may ATM?"

**Ms. Natividad Ludwig Ople:** "Kasi halos lahat na po ATM na."

**Hon. Reynaldo Palabrica:** "Tama. Pwede naman yun ano? Kasi subject to termination of present contract kung hindi mag co comply sa contract na insured dapat si J.O. Kaya lang bakit sa kanila magbabayad hindi naman sila ang insurance?"

**Ms. Natividad Ludwig Ople:** "Kasi sila po ang collecting agent ng local government. Sila lang po ang authorize."

**Hon. Reynaldo Palabrica:** "So, ang gagawin natin sa IRR i authorize natin si Treasury as collecting agent para ma ensure na insured talaga yung J.O."

**Ms. Natividad Ludwig Ople:** "Tapos presentation na lang sa HR yung copy ng OR para alam po namin kung nag comply talaga sila."

**Ms. Elvinia S. Guerrero:** "Hindi pwedeng gamitin ang OR ng Treasury."

**Hon. Reynaldo Palabrica:** "Yun nga eh kasi kapag nagbayad sa kanila, OR ang gagamitin nila tapos bakit si government ang mag issue sa kanila although pera nila. "

**Hon. Rogelio M. Nolasco:** "At saka mapapasama sa counting ng billing yun."

**Ms. Rona Grace Torrijos:** "Parang papasok po siya as income po sa atin."

**Hon. Rogelio M. Nolasco:** "Yun nga eh."



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**Hon. Reynaldo Palabrica:** "Siguro ilagay na lang natin sa IRR kasi ni rerequire natin ang insurance sa J.O. ilagay natin sa IRR na we are given 45 days upon start of their J.O. contract na makapag enroll sa isang Insurance Company, tapos kung sino man yung kausap nilang insurance dapat naka abang na dyan."

**Ms. Natividad Ludwig Ople:** "Let's say we give them 1 week tapos may booth na po doon"

**Hon. Rogelio M. Nolasco:** "Dapat may insurance company na doon upon renewal."

**Hon. Adrielito Gawaran:** "Mr. Chair, tama po yung pinaguusapan nyo meron namang ganyan eh, uubra po sa atin ang Group Insurance kasi sa mga tricycle drivers sa terminal merong Php 100.00 insurance collected kaya uubra yun may mga alam akong mga Group Insurance pero hindi government kundi private. Yung binabayaran nila doon ay para sa protection ng mga tricycle na pumapasada. Yun ay inaalok din sa akin noong araw eh ngayon uubra yun. Ngayon ang liliit ng sweldo ng mga tricycle boy ang binabayaran nilang premium ay Php 300.00 per year basta malaki ang cover noon per year kaya uubra yun."

**Hon. Reynaldo Palabrica:** "Kung sino man ang insurance provider dyan abang na lang sila. Mr. Chair, our objective is very noble kasi mayroong pangyayari dito na may nakuryente diyan at sa mga construction worker na namatay tapos walang napala kawawa naman, ang mga pamilya ng namatayan. May mangyari man during their duration of contract dito sa City Government of Bacoor may mapapala sila. Kaya kailangan nating gawan ng paraan. Although may nakita pa akong conflict Mr. Chairman after the discussion kasi pati elected officials nakalagay na dyan eh hindi lang elected doon sa definitions kasama pati appointed medyo confusing nga kasi doon sa title ng provision elected pero kapag binasa mo kasama si appointee. So, doesn't mean Mr. Chairman lahat na yan kasama buong employees ng City Government. Kasi kapag sinabi mong appointed yan, yun ang mga City Employees and department heads kapag sinabing elected, tayo yun mga elected officials so, lahat lahat na yan. Kaya lang baka ma interpret yan na pinupuwersang lahat na mag insure hindi na voluntary. Yun lang Mr. Chair."

**Ms. Natividad Ludwig Ople:** "Mr. Chair, kasi kapag rules naman sa mga permanent appointed employees ang contention naman po doon ay mayroon ng mandatory **GSIS** at **Philhealth**."

**Hon. Reynaldo Palabrica:** "Kasama na ang casual employee doon."

**Ms. Natividad Ludwig Ople:** "Encourage na lang po natin yung mga employees."





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**Hon. Reynaldo Palabrica:** "Conflict nga yan, we will take note of that. Sino ba ang nag draft nitong ordinance Mr. Chairman?"

**Hon. Rogelio M. Nolasco:** "Alam ko galing ito sa Legal."

**Atty. Rey Marco Mendoza:** "Hindi po sa amin."

**Hon. Rogelio M. Nolasco:** "Ah Kay Atty. Yatal!"

**Hon. Reynaldo Palabrica:** "Ang paglalagay ng budget nasa power natin yan eh, kaya lang with the blessing of the Mayor."

**Ms. Natividad Ludwig Ople:** "Syempre, ako po mas gusto ko mataas ang sahod ng tao natin."

**Hon. Rogelio M. Nolasco:** "So, ganon na lang gawin natin, ordinansa parin ito?"

**Hon. Reynaldo Palabrica:** "So, para ma finalize natin ito, i deliberate parin natin, Himayin na natin according to opinions and suggestions para ma discuss natin at ma question natin si Atty. Atega during our session. May mga technical issues eh, tulad ng sinabi ni Mam Elvie sa Section 6 sinasabi dyan that, the funds for insurance shall come from P.S na hindi pwede kasi MOOE ang ginagamit natin, pangalawa doon sa provision ng elective officials, why elective officials are included eh may GSIS na may Philhealth pa? The same sa mga appointed officials at department head maybe employees kasama dyan kaya may conflict talaga dyan kaya kailangan nating ayusin. Although may remedy na tayo sa mga J.O. yun na lang ang gagawain natin. Thank you Mr. Chairman."

**Ms. Elvinia S. Guerrero:** "Kasi doon pa rin sa Section 6, na nakalagay doon na i cha charge sa personnel services di ba ito po ay private insurance company? Kapag po private hindi po siya allowed na ilagay yan sa P.S kasi po inilagay lang po sa P.S. kung ano po yung mandated lang sa national government. At saka may legal opinion na ang DBM tungkol dito mayroon ng LGU na nag inquire hindi po inallowed."

**Hon. Reynaldo Palabrica:** "Mr. Chair, hindi po pwedeng mangyare kaya totally po alisin natin ang Section 6, Atty.¿ kasi ang nakalagay dyan i cha charge sa P.S. eh ang solusyon natin ay voluntary contribution kaya bakit gagastusan ng city government para bayaran yun? Kaya share ng government which is not allowable to COA. Kaya pag isinet natin yun palalabasin na voluntary. Kaya kailangang irepaso natin. Thank you sa mga opinion."

**Hon. Alejandro Gutierrez:** "Ano po ang final comment ni Atty.?"

**Atty. Rey Marco Mendoza:** "Kung ano po ang magiging final outcome ng ordinansa, kasi makakarating po sa amin yung kopya kung meron po kaming comments or legal opinion pwede po naming kayong padalhan."



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C GBC R-SPBac-F003.01  
04/05/2024

**Hon. Reynaldo Palabrica:** "If that's the case Mr. Chairman, kung sino man ang sumulat nito pwede nating i direct kung si Atty. Atega kailangang i elaborate with City Legal Office at saka kung ma final saka natin i deliberate. Di ba? Kasi kung ipapasa natin tapos pag review nila may problema di ba? Mas maganda kung may collaboration ang City Legal at office of the Vice Mayor. Kasi once na naapprove ng provincial board iimplement lang naman ng HR eh. Ang budget hindi na nila ba budgetan kasi bawal ang budget."

Mr. Chair, during the Monday session you can call the attention of the author to collaborate with the city legal office para kapag natapos nila yan, yun ang final draft na ipapasa natin."

**Hon. Alejandro Gutierrez:** "Since there is no other matters to be discussed, I move for the adjournment of this hearing."

The hearing adjourned at 3:31 P.M.

Prepared By:

**EDGARDO B. NOLASCO**  
CLERK

Attested By:

**COUN. ROGELIO "BOK" M. NOLASCO**  
Chairman  
Committee on Information and Communication Technology





**COMMITTEE ON FINANCE, BUDGET AND APPROPRIATION  
&  
COMMITTEE ON RULES AND PRIVILEGES, LAW AND ORDINANCES**

**ATTENDANCE OF JOINT COMMITTEE HEARING  
(PROOF OF RECEIPT)**

May 16, 2024 / 3:00 P.M.

Conference Room 4<sup>th</sup> Floor, Bacoor Legislative and Disaster Resilience Building

Office of the Sagguniang Panlungsod  
Received by: *[Signature]*  
Date: 07-08-2024  
Time: 10:20 am

Subject: **AN ORDINANCE AUTHORIZING THE CITY MAYOR OF THE LOCAL GOVERNMENT OF THE CITY BACOOR, CAVITE TO OBTAIN GROUP INSURANCE FOR SELECTED CITY OFFICIALS AND JOB ORDER EMPLOYEES, PROVIDING FOR THE PAYMENT OF INSURANCE PREMIUMS, AND ESTABLISHING AN OPT-OUT SYSTEM FOR PARTICIPATION IN THE GROUP INSURANCE POLICY. PCO 2024-162 dated February 19, 2024**

NAME	BUSINESS/OFFICE AFFILIATION	CONTACT NUMBER	SIGNATURE/DATE
HON. ROGELIO "BOCK" NI. MOLASCO			<i>[Signature]</i>
HON. REYNALDO PALABRICA			<i>[Signature]</i>
HON. ADRIELITO GAWARAN			<i>[Signature]</i>
HON. LEYLA TELA			<i>[Signature]</i>
HON. ALEX GUTIERREZ	SP		<i>[Signature]</i>
EMILIA S. GUERRERO	CITY BUDGET OFFICE		<i>[Signature]</i>
Rona Grace G. torrijos	CFO		<i>[Signature]</i>
OLIVER S. NUVO	ACCOUNTING		<i>[Signature]</i>
<i>Natividad Indung S. Ofla</i>	<i>HR/MD</i>		<i>[Signature]</i>
HON. SIMPLICIO DOMINGUEZ, <i>Pug Marco Merola</i>	<i>OLLS</i>		<i>[Signature]</i>



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COMMITTEE ON FINANCE, BUDGET AND APPROPRIATION  
&  
COMMITTEE ON RULES AND PRIVILEGES, LAW AND ORDINANCES

NOTICE OF JOINT COMMITTEE HEARING  
(PROOF OF RECEIPT)

February 29, 2024 / 2:00 P.M.

Conference Room 4<sup>th</sup> Floor, Bacoor Legislative and Disaster Resilience Building

07-03-2024  
10:30 am

Subject: **AN ORDINANCE AUTHORIZING THE CITY MAYOR OF THE LOCAL GOVERNMENT OF THE CITY BACOOD, CAVITE TO OBTAIN GROUP INSURANCE FOR SELECTED CITY OFFICIALS AND JOB ORDER EMPLOYEES, PROVIDING FOR THE PAYMENT OF INSURANCE PREMIUMS, AND ESTABLISHING AN OPT-OUT SYSTEM FOR PARTICIPATION IN THE GROUP INSURANCE POLICY. PCO 2024-162 dated February 19, 2024**

NAME	BUSINESS/OFFICE AFFILIATION	CONTACT NUMBER	SIGNATURE/DATE
HON. CATHERINE S. EVARISTO	SP		<i>[Signature]</i> 02/26/24
HON. REYNALDO D. PALABRICA	SP	0988929105	<i>[Signature]</i> 2/26/24
HON. ADRIELITO G. GAWARAN	SP	09260364981	<i>[Signature]</i> 2/24/24
HON. LEVY M. TELA	SP		<i>[Signature]</i> 2-26-24
HON. ALEJANDRO F. GUTIERREZ	SP		<i>[Signature]</i> 02/26/24
MS. ELVINIA S. GUERRERO	BUDGET		<i>[Signature]</i> 02/26/24
ATTY. MARVIE KATE T. ENCARNADO	ACCOUNTING		<i>[Signature]</i> 2/26/24
MS. NATIVIDAD LUDWIG OPLE	HRDMD		<i>[Signature]</i> 2/26/24
ATTY. EDITH C. NAPALAN	TREASURY	T 228 / 238	<i>[Signature]</i> 2-26-24







**COMMITTEE ON FINANCE, BUDGET AND APPROPRIATION  
 &  
 COMMITTEE ON RULES AND PRIVILEGES, LAWS AND ORDINANCES**

**NOTICE OF JOINT COMMITTEE HEARING  
 (PROOF OF RECEIPT)**

May 16, 2024 / 3:00 P.M.

MSBR Conference Room at 4<sup>th</sup> Floor, Bacoor Legislative and Disaster Resilience Building

Office of the Sangguniang Panlungsod  
 Received by: Janet Prieta  
 Date: 07-03-2024  
 Time: 10:20 am

**Subject: - AN ORDINANCE AUTHORIZING THE CITY MAYOR OF THE LOCAL GOVERNMENT OF THE CITY BACOR, CAVITE TO OBTAIN GROUP INSURANCE FOR SELECTED CITY OFFICIALS AND JOB ORDER EMPLOYEES, PROVIDING FOR THE PAYMENT OF INSURANCE PREMIUMS, AND ESTABLISHING AN OPT-OUT SYSTEM FOR PARTICIPATION IN THE GROUP INSURANCE POLICY. PCO 2024-162 dated February 19, 2024**

NAME	BUSINESS/OFFICE AFFILIATION	CONTACT NUMBER	SIGNATURE/DATE
HON. REYNALDO D. PALABRICA	SP	09567462279	[Signature] 5/14/24
HON. ADRIELITO G. GAWARAN	SP		[Signature] 5/14/24 1:35 pm
HON. LEVY M. TELA	SP	Loc. 5718	[Signature] 05/14/2024 1:37 PM
HON. ALEJANDRO F. GUTIERREZ	SP	09672632069	[Signature] 05/14/24
MS. ELVINIA S. GUERRERO	BUDGET		[Signature] 05/14/24
MS. NATIVIDAD LUDWIG OPLE	HRDMD	loc 481 4143	[Signature] 05/14/24
ATTY. MARVIE KATE T. ENCARNADO	ACCOUNTING	305	[Signature] 5/14/24
ATTY. EDITH C. NAPALAN	TREASURY	224	[Signature] 5-14-24





**PICTURES OF 2<sup>nd</sup> JOINT COMMITTEE HEARING FBA-248-S-2024**

PCO-2024-162 – AN ORDINANCE AUTHORIZING CITY MAYOR TO OBTAIN GROUP INSURANCE FOR SELECTED CITY OFFICIALS AND JOB ORDER EMPLOYEES, PROVIDING FOR THE PAYMENT OF INSURANCE PREMIUMS AND ESTABLISHING OPT-OUT SYSTEM FOR PARTICIPATION IN GROUP INSURANCE POLICY.





Republic of the Philippines  
PROVINCE OF CAVITE  
City of Bacoor

OFFICE OF THE SAGGUNYANG PANLUNGSOD

CGBCR-SPBac-F003.00  
10/20/2023

Office of the Sangguniang Panlungsod  
Received by: *Jenifer Pring*  
Date: *07/03/2024*  
Time: *10:20 am*



PICTURES OF JOINT COMMITTEE HEARING FBA-248-S-2024

PCO 2024-162 – AN ORDINANCE AUTHORIZING CITY MAYOR TO OBTAIN GROUP INSURANCE FOR SELECTED CITY OFFICIALS NAD JOB ORDER EMPLOYEES, PROVIDING FOR THE PAYMENT OF INSURANCE PREMIUMS AND ESTABLISHING OPT-OUT SYSTEM FOR PARTICIPATION IN GROUP INSURANCE POLICY.





OFFICE OF THE SANGGUNIANG PANLUNGSOD

**PCO 2024-162** – AN ORDINANCE AUTHORIZING THE CITY MAYOR OF THE LOCAL GOVERNMENT OF THE CITY BACOR, CAVITE TO OBTAIN GROUP INSURANCE FOR SELECTED CITY OFFICIALS AND JOB ORDER EMPLOYEES, PROVIDING FOR THE PAYMENT OF INSURANCE PREMIUMS, AND ESTABLISHING AN OPT-OUT SYSTEM FOR PARTICIPATION IN THE GROUP INSURANCE POLICY.

PROPOSED CITY ORDINANCE NO. 2024-162  
Series of 2024

AN ORDINANCE AUTHORIZING THE CITY MAYOR OF THE LOCAL GOVERNMENT OF THE CITY BACOR, CAVITE TO OBTAIN GROUP INSURANCE FOR SELECTED CITY OFFICIALS AND JOB ORDER EMPLOYEES, PROVIDING FOR THE PAYMENT OF INSURANCE PREMIUMS, AND ESTABLISHING AN OPT-OUT SYSTEM FOR PARTICIPATION IN THE GROUP INSURANCE POLICY.

WHEREAS, Section 8 (b) (1) (xvii) of Republic Act No. 10160 (the "Charter of the City of Bacoor" or the "City Charter" for ease of reference) authorizes the City Mayor to "(a) authorize payment for medical care, necessary transportation, subsistence, hospital or medical fees of city officials and employees who are injured while in the performance of their official duties and functions, subject to the availability of funds."

WHEREAS, the term "injury" as defined by Black's Law Dictionary includes "any wrong or damage done to another, either in his person, rights, reputation, or property." Based on that definition, the Sangguniang Panlungsod believes that the word "injury" appearing in the afore quoted provision of the City Charter extends beyond physical harm and can encompass illnesses which may be covered by a group insurance.

WHEREAS, the Merriam Webster Dictionary defines "injury" as "hurt, damage, or loss sustained" which further emphasizes that "injury" includes illnesses that may be covered by group insurance.

WHEREAS, in the case of *Casumpang v Cortejo* (GR No 171127, March 11, 2015), the Supreme Court found Dr. Noel Casumpang and San Juan de Dios Hospital solidarily liable for negligent medical practice causing injury to a patient. In this case, the "injury" was a belated diagnosis of dengue fever. This suggests, once again, that the term "injury" includes illnesses which may be covered by insurance.

WHEREAS, the Supreme Court also held in the case of *H. Villarica Pawnshop, Inc. vs. Social Security Commission* (GR No 228087, January 24, 2015) that if a statute is clear, plain and free from ambiguity, it must be given its literal meaning and applied without interpretation.

WHEREAS, the literal meaning of "injured" in Republic Act No. 10160 is to be harmed, damaged, or impaired by an injury.

WHEREAS, the literal meaning of the word "injury" includes those conditions that may be covered by group insurance.

WHEREAS, applying the same principle of statutory construction, the term "medical care" in Section 8 (b) (1) (xvii) of Republic Act No. 10160 can be construed broadly to include not only immediate treatments or interventions but also measures to prevent future illnesses and promote overall health.

WHEREAS, these measures include insurance premiums because these are essential components of comprehensive medical care. Likewise, the payment

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**OFFICE OF THE SANGGUNIANG PANLUNGSOD**

of insurance premiums can be considered as part of "medical care" within the meaning of Republic Act No. 10160.

**WHEREAS**, the Supreme Court held in *Kua vs. Barbers* (GR No. 159410, January 28, 2008) that "under the doctrine of *noscitur a sociis*, ... where a particular word or phrase is ambiguous in itself or is equally susceptible of various meanings, its meaning may be made clear and specific by considering the company of the words in which it is found or with which it is associated."

**WHEREAS**, following the doctrine of *noscitur a sociis*, the meaning of the term "medical care" may be clarified by considering the company of its associated words: "medical care," "necessary transportation," "subsistence," and "hospital or medical fees."

**WHEREAS**, the inclusion of "necessary transportation" and "subsistence" in the same clause of Republic Act No. 10160 is a recognition of broader costs associated with illness or injury beyond immediate medical treatment. This supports an interpretation of "medical care" that includes payment for insurance premiums, as insurance can provide financial support for these broader costs.

**WHEREAS**, it is therefore evident that the authority granted to the City Mayor under Section 8 (b) (1) (xvii) of Republic Act No. 10160 to pay for medical care of city officials and employees who are injured while in the performance of their official duties likewise authorizes the City Mayor to enter into group insurance on their behalf.

**WHEREAS**, providing group insurance is beneficial to the administration of the City because it can attract top talent and increase employee retention rate. It has also been shown to increase employee productivity as it gives workers access to preventative care and wellness programs. Moreover, a substantial number of employees of the City Government incur massive debts whenever they become ill because their salaries and benefits are not enough to pay for their medications and hospitalization expenses resulting in absenteeism, low productivity, and plummeting morale.

**WHEREAS**, group insurance serves as a form of compensation that allows employees to save on out-of-pocket medical expenses, provides peace of mind against unexpected medical bills that could lead to financial distress, and offers flexibility to meet the varying medical needs of each employee, making it a valuable benefit. A group insurance will also lessen the financial burden of the City Government whenever giving financial assistance to its hospitalized officials and employees because the financial burden is largely shouldered by the insurer thereby maximizing the potential uses of public funds.

**NOW, THEREFORE, LET IT BE ORDAINED** by the 5th Sangguniang Panlungsod of the City of Bacoor, Cavite, THAT:

**SECTION 1: Short Title** - This Ordinance shall be known as the "City of Bacoor Group Insurance Ordinance."

**SECTION 2: Authority to Enter into Group Insurance** - The City Mayor of Bacoor, Cavite, is hereby authorized to enter into and execute contracts for group insurance for the benefit of selected city officials and job order employees pursuant to Section 8 (1) (vi) of Republic Act No. 10160 (the "Charter of the City of Bacoor") which empowered the City Mayor to represent the City in all business transactions and to sign on its behalf all bonds, contracts and obligations, and such other documents as may be authorized by the Sangguniang Panlungsod.

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**SECTION 3: Definition of Terms** - For the purpose of this Ordinance, the following terms are defined as follows:

- (a) **"Selected City Officials and Job Order Employees"** are selected individuals employed by the City of Bacoor, Cavite, including but not limited to elected officials, appointed officials, permanent employees, and contractual job order employees, who are performing official duties and functions who were determined by the City Mayor to be deserving of being given insurance coverage by the City Government.
- (b) **"Group Insurance"** is an insurance that covers a defined group of people, in this case, the city officials and employees of the City of Bacoor, Cavite. The insurance provides coverage for medical care, necessary transportation, subsistence, hospital or medical fees related to injuries sustained while in the performance of their official duties and functions.
- (c) **"Injury"** shall encompass any harm, damage, or impairment sustained by city officials and employees while in the performance of their official duties and functions. This includes but is not limited to physical harm, illnesses, and conditions that may be covered by the said insurance.
- (d) **"Medical Care"** is the management and care rendered to improve a person's health, prevent health issues, and treat illnesses and injuries. This includes but is not limited to doctor consultations, hospitalization, medication, medical procedures, necessary transportation related to medical needs, and subsistence during the period of treatment and recovery.
- (e) **"Necessary Transportation"** is the required transport services for city officials and employees from the location of injury or illness to the medical facility and between medical facilities as deemed necessary by a competent medical professional.
- (f) **"Subsistence"** is the necessary living expenses incurred by city officials and employees during the period of their treatment and recovery, including but not limited to food, shelter, and other basic necessities.
- (g) **"Hospital or Medical Fees"** are the costs associated with medical treatment and services provided by hospitals, clinics, and other healthcare providers. This includes but is not limited to doctor's fees, hospital room and board, diagnostic tests, surgical procedures, and medicines.
- (h) **"Insurance Premiums"** are the amount paid for the group insurance coverage, usually on a regular basis, to maintain the insurance policy and ensure that the benefits can be availed of when necessary.
- (i) **"Performance of their Official Duties and Functions"** refers to the tasks, responsibilities, and activities carried out by city officials and employees in accordance with their designated roles and positions within the City of Bacoor, Cavite.

**SECTION 4: Purpose of Group Insurance** - The purpose of the group insurance shall be to provide for the medical care, necessary transportation, subsistence, hospital or medical fees of city officials and employees who are injured while in the performance of their official duties and functions, consistent with the provisions of Republic Act No. 10160.

**SECTION 5: Coverage of Group Insurance** - The group insurance coverage shall extend to injuries as defined by prevailing legal and medical standards, including but not limited to physical harm, illnesses, and conditions that may be covered by insurance.

**SECTION 6: Payment of Insurance Premiums** - (a) The City of Bacoor, Cavite, shall shoulder the insurance premiums for the group insurance policy. The cost of these premiums shall be considered part of the city's budget for personnel services and shall be subject to availability of funds.

(b) To sustain the group insurance policy, a nominal deduction shall be made from the salaries of the city officials and employees who expressly agreed in writing to be part thereof. This amount, to be determined by the City Budget Officer in consultation with the Human Resources

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Development and Management Department (HRDMD), the City Accountant and the insurer, shall be reasonably set to ensure affordability for all city officials and employees while maintaining the financial viability of the group insurance plan. The deduction shall be clearly reflected in the pay slip of each city official and employee as "Group Insurance Contribution." The total amount of these deductions shall be remitted by the City Treasurer to the insurer as part of the payment for the insurance premiums.

(c) City officials and job order employees shall be fully informed of the nature and benefits of the group insurance policy, as well as the details of the deduction from their salaries. The City Government shall ensure that the group insurance policy remains in effect for as long as the city official or employee is in service, provided that the deductions are made regularly.

(d) In case of cessation of employment, whether through resignation, retirement, or termination, the city official or job order employee concerned shall have the option to continue the insurance policy under their own expense, subject to the terms and conditions set by the insurer.

**SECTION 7: Opt-Out System for Group Insurance-** (a) The group insurance policy shall operate on an opt-out system. Under this system, the selected city officials and job order employees are presumed to be included in the group insurance policy upon the commencement of their written confirmation of their willingness to participate in the group insurance.

(b) City officials and job order employees who wish to opt out of the group insurance policy must submit a written request to the HRDMD clearly stating the desire of the city official or employee to opt out of the group insurance policy.

(c) Upon receipt of the written request, the HRDMD will issue an acknowledgment receipt to the city official or employee. This receipt will confirm that the request to opt out of the group insurance policy has been received and will be processed.

(d) The HRDMD will then notify the City Treasurer of the request to opt out within five (5) business days. The City Treasurer will cease the deductions from the salary of the city official or employee from the next pay period following the receipt of the notification. Within ten (10) business days after receiving a copy of the request to opt out, the HRDMD will notify the insurer of the said request. The insurer will then acknowledge in writing that it received a copy of the letter request and that it has removed the city official or employee from the group insurance policy starting on its next billing period.

(e) The city official or job order employee will receive written confirmation from the HRDMD once the opt-out process is complete. This confirmation will state that the city official or employee is no longer part of the group insurance policy and that no further deductions for the insurance premiums will be made from their salary.

(f) City officials and job order employees who opted out may rejoin the group insurance policy at any time by submitting a written request to the HRDMD. The process for rejoining will be similar to the process for opting out, with appropriate modifications. The deductions from the salary of the city official or employee and the inclusion in the group insurance policy will commence from the next pay and billing periods, respectively, following the receipt of the request to rejoin.

**SECTION 7: Funding** - The payment for the group insurance premiums shall be sourced from the City's available funds in the Annual Budget or Supplemental Budget pursuant to Section 8 (b) (1) (xvii) of Republic Act No. 10160 and other applicable laws.

**SECTION 8: Implementation** - The City Administrator, with the assistance of the City Treasurer, the City Accountant, the City Budget Officer, the City Legal Services Office, the HRDMD, and the Sangguniang Panlungsod Secretary are hereby directed to formulate the

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OFFICE OF THE SANGGUNIANG PANLUNGSOD

Implementing Rules and Regulations of this Ordinance and to submit the same for the approval of the City Mayor within sixty (60) days from the effectivity date hereof.

**SECTION 9. Repealing Clause.** All Ordinances, orders, and rules inconsistent with the provisions of this Ordinance are hereby modified or repealed accordingly.

**SECTION 10. Separability Clause.** Any provision of this Ordinance not declared void or unconstitutional by the proper court of law shall remain valid.

**SECTION 11: Effectivity** - This Ordinance shall take effect after ten (10) days from the date a copy is posted in a bulletin board at the entrance of the City Hall of Bacoor and in at least two (2) other conspicuous places in the City of Bacoor, Cavite.

**ENACTED** this \_\_\_ day of \_\_\_\_\_, 2024 by the 5th Sangguniang Panlungsod of the City of Bacoor, Cavite.

*I hereby certify that the foregoing Ordinance was approved in accordance with law by the 5th Sangguniang Panlungsod of the City of Bacoor, Cavite.*

Certified by:

**HON. ROWENA BAUTISTA-MENDIOLA**  
City Vice Mayor/Presiding Officer

Attested by:

**ATTY. KHALID A. ATEGA JR.**  
Sangguniang Panlungsod Secretary

Approved by:

**HON. STRIKE B. REVILLA**  
City Mayor  
Date of Approval: \_\_\_\_\_

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**CITY ORDINANCE NO. 375-2024**  
**Series of 2024**

**AN ORDINANCE AUTHORIZING THE CITY MAYOR OF THE LOCAL GOVERNMENT OF THE CITY BACCOOR, CAVITE TO OBTAIN GROUP INSURANCE FOR SELECTED CITY OFFICIALS AND JOB ORDER EMPLOYEES, PROVIDING FOR THE PAYMENT OF INSURANCE PREMIUMS, AND ESTABLISHING AN OPT-OUT SYSTEM FOR PARTICIPATION IN THE SAID GROUP INSURANCE POLICY.**

Sponsored by:  
**Hon. Rogelio M. Nolasco**

Co-sponsored by:  
**Hon. Roberto L. Advincula, Hon. Palm Angel S. Buncio, Hon. Simplicio G. Dominguez, Hon. Catherine Sarino-Evaristo, Hon. Reynaldo M. Fabian, Hon. Randy C. Francisco, Hon. Adrielito G. Gawaran, Hon. Alejandro F. Gutierrez, Hon. Michael E. Solis and Hon. Levy M. Tela.**

**WHEREAS**, Section 8 (b) (1) (xvii) of Republic Act No. 10160 (the "Charter of the City of Bacoor" or the "City Charter" for ease of reference) empowered the City Mayor to "(a) authorize payment for medical care, necessary transportation, subsistence, hospital or medical fees of city officials and employees who are injured while in the performance of their official duties and functions, subject to the availability of funds."

**WHEREAS**, the term "injury" as defined by Black's Law Dictionary includes "any wrong or damage done to another, either in his person, rights, reputation, or property." Based on that definition, the Sangguniang Panlungsod believes that the word "injury" appearing in the afore quoted provision of the City Charter extends beyond physical harm and can encompass illnesses which may be covered by a group insurance.



**WHEREAS**, the Merriam Webster Dictionary defines "injury" as "hurt, damage, or loss sustained" which further emphasizes that "injury" includes illnesses that may be covered by group insurance.

**WHEREAS**, in the case of *Casumpang v Cortejo* (GR No 171127, March 11, 2015), the Supreme Court found Dr. Noel Casumpang and San Juan de Dios Hospital solidarily liable for negligent medical practice causing injury to a patient. In this case, the "injury" was a belated diagnosis of dengue fever. This suggests, once again, that the term "injury" includes illnesses which may be covered by insurance.

**WHEREAS**, the Supreme Court also held in the case of *H. Villarica Pawnshop, Inc. vs. Social Security Commission* (GR No 228087, January 24, 2018) that if a statute is clear, plain and free from ambiguity, it must be given its literal meaning and applied without interpretation.

**WHEREAS**, the literal meaning of "injured" in Republic Act No. 10160 is to be harmed, damaged, or impaired by an injury.

**WHEREAS**, the literal meaning of the word "injury" includes those conditions that may be covered by group insurance.

**WHEREAS**, applying the same principle of statutory construction, the term "medical care" in Section 8 (b) (1) (xvii) of Republic Act No. 10160 can be construed broadly to include not only immediate treatments or interventions but also measures to prevent future illnesses and promote overall health.

**WHEREAS**, these measures include insurance premiums because these are essential components of comprehensive medical care. Likewise, the payment of insurance premiums can be considered as part of

"medical care" within the meaning of Republic Act No. 10160.

**WHEREAS**, the Supreme Court held in *Kua vs. Barbers* (GR No. 159410, January 28, 2008) that "under the doctrine of *noscitur a sociis*, ... where a particular word or phrase is ambiguous in itself or is equally susceptible of various meanings, its meaning may be made clear and specific by considering the company of the words in which it is found or with which it is associated."

**WHEREAS**, following the doctrine of *noscitur a sociis*, the meaning of the term "medical care" may be clarified by considering the company of its associated words: "medical care," "necessary transportation," "subsistence," and "hospital or medical fees."

**WHEREAS**, the inclusion of "necessary transportation" and "subsistence" in the same clause of Republic Act No. 10160 is a recognition of broader costs associated with illness or injury beyond immediate medical treatment. This supports an interpretation of "medical care" that includes payment for insurance premiums, as insurance can provide financial support for these broader costs.

**WHEREAS**, it is therefore evident that the authority granted to the City Mayor under Section 8 (b) (1) (xvii) of Republic Act No. 10160 to pay for medical care of city officials and employees who are injured while in the performance of their official duties likewise authorizes the City Mayor to enter into group insurance on their behalf.

**WHEREAS**, providing group insurance is beneficial to the administration of the City because it can attract top talent and increase employee retention rate. It has also been shown to increase employee productivity as it gives workers access to preventative care and wellness programs. Moreover, a substantial number of employees



of the City Government incur massive debts whenever they become ill because their salaries and benefits are not enough to pay for their medications and hospitalization expenses resulting in absenteeism, low productivity, and plummeting morale.

**WHEREAS**, group insurance serves as a form of compensation that allows employees to save on out-of-pocket medical expenses, provides peace of mind against unexpected medical bills that could lead to financial distress, and offers flexibility to meet the varying medical needs of each employee, making it a valuable benefit. A group insurance will also lessen the financial burden of the City Government whenever giving financial assistance to its hospitalized officials and employees because the financial burden is largely shouldered by the insurer thereby maximizing the potential uses of public funds.

**NOW, THEREFORE, LET IT BE ORDAINED** by the 5th Sangguniang Panlungsod of the City of Bacoor, Cavite, THAT:

**SECTION 1: Short Title** - This Ordinance shall be known as the "**City of Bacoor Group Insurance Ordinance**".

**SECTION 2: Authority to Enter into Group Insurance** - The City Mayor of Bacoor, Cavite, is hereby authorized to enter into and execute contracts for group insurance for the benefit of selected city officials and job order employees pursuant to Section 8 (1) (vi) of Republic Act No. 10160 (the "Charter of the City of Bacoor") which empowered the City Mayor to represent the City in all business transactions and to sign on its behalf all bonds, contracts and obligations, and such other documents as may be authorized by the Sangguniang Panlungsod.

**SECTION 3: Definition of Terms** - For the purpose of this Ordinance, the following terms are defined as follows:

- (a) **"Selected City Officials and Job Order Employees"** are selected individuals employed by the City of Bacoor, Cavite, including but not limited to elected officials, appointed officials, permanent employees, and contractual job order employees, who are performing official duties and functions who were determined by the City Mayor to be deserving of being given insurance coverage by the City Government.
- (b) **"Group Insurance"** is an insurance that covers a defined group of people, in this case, the city officials and employees of the City of Bacoor, Cavite as determined by the City Mayor. The insurance provides coverage for medical care, necessary transportation, subsistence, hospital or medical fees related to injuries sustained while in the performance of their official duties and functions.
- (c) **"Injury"** shall encompass any harm, damage, or impairment sustained by city officials and employees covered by the group insurance provided herein while in the performance of their official duties and functions. This includes but is not limited to physical harm, illnesses, and conditions that may be covered by the said insurance.
- (d) **"Medical Care"** is the management and care rendered to improve a person's health, prevent health issues, and treat illnesses and injuries. This includes but is not limited to doctor consultations, hospitalization, medication, medical procedures, necessary transportation related to medical needs, and subsistence during the period of treatment and recovery.
- (e) **"Necessary Transportation"** is the required transport services for city officials and employees from the location of injury or illness to the medical



facility and between medical facilities as deemed necessary by a competent medical professional.

(f) "**Subsistence**" is the necessary living expenses incurred by city officials and employees during the period of their treatment and recovery, including but not limited to food, shelter, and other basic necessities.

(g) "**Hospital or Medical Fees**" are the costs associated with medical treatment and services provided by hospitals, clinics, and other healthcare providers. This includes but is not limited to doctor's fees, hospital room and board, diagnostic tests, surgical procedures, and medicines.

(h) "**Insurance Premiums**" are the amount paid for the group insurance coverage, usually on a regular basis, to maintain the insurance policy and ensure that the benefits can be availed of when necessary.

(i) "**Performance of their Official Duties and Functions**" refers to the tasks, responsibilities, and activities carried out by city officials and employees in accordance with their designated roles and positions within the City of Bacoor, Cavite.

**SECTION 4: Purpose of Group Insurance** - The purpose of the group insurance shall be to provide for the medical care, necessary transportation, subsistence, hospital or medical fees of city officials and employees as determined by the City Mayor who are injured while in the performance of their official duties and functions, consistent with the provisions of Republic Act No. 10160.

**SECTION 5: Coverage of Group Insurance** - The group insurance coverage shall extend to injuries as defined by prevailing legal and medical standards.

including but not limited to physical harm, illnesses, and conditions that may be covered by insurance.

**SECTION 6: Payment of Insurance Premiums - (a)** The City of Bacoor, Cavite, shall shoulder the insurance premiums of elected, permanent, co-terminus, or casual officials and employees — with the exception of job order employees — of the City Government who were determined by the City Mayor to be qualified for the group insurance policy. The cost of these premiums shall be considered part of the city's budget for personnel services and shall be subject to availability of funds.

(b) To sustain the group insurance policy, a nominal deduction shall be made from the salaries of the city officials and employees who expressly agreed in writing to be part thereof. This amount, to be determined by the City Budget Officer in consultation with the Human Resources Development and Management Department (HRDMD), the City Accountant and the insurer, shall be reasonably set to ensure affordability for all city officials and employees while maintaining the financial viability of the group insurance plan. The deduction shall be clearly reflected in the pay slip of each city official and employee as "Group Insurance Contribution." The total amount of these deductions shall be remitted by the City Treasurer to the insurer as part of the payment for the insurance premiums.

(c) City officials and employees shall be fully informed of the nature and benefits of the group insurance policy, as well as the details of the deduction from their salaries. The City Government shall ensure that the group insurance policy remains in effect for as long as the city official or employee is in service, provided that the deductions are made regularly.

(d) Job order employees shall be required to obtain a separate group insurance in order to be appointed. The said job order employees shall jointly shoulder the cost of the premium of the said accident



insurance annually. Provided, that the cost of the said group insurance should be affordable and should not exceed the ability of any job order employee to pay.

{d} In case of cessation of employment, whether through resignation, retirement, or termination, the city official or job order employee concerned shall have the option to continue the insurance policy under their own expense, subject to the terms and conditions set by the insurer.

**SECTION 7: Opt-Out System for Group Insurance-**

[a] The group insurance policy shall operate on an opt-out system. Under this system, the selected city officials and employees are presumed to be included in the group insurance policy upon the commencement of their written confirmation of their willingness to participate in the group insurance.

{b} City officials and employees who wish to opt out of the group insurance policy must submit a written request to the HRDMD clearly stating the desire of the city official or employee to opt out of the group insurance policy.

[c] Upon receipt of the written request, the HRDMD will issue an acknowledgment receipt to the city official or employee. This receipt will confirm that the request to opt out of the group insurance policy has been received and will be processed.

{d} The HRDMD will then notify the City Treasurer of the request to opt out within five (5) business days. The City Treasurer will cease the deductions from the salary of the city official or employee from the next pay period following the receipt of the notification. Within ten (10) business days after receiving a copy of the request to opt out, the HRDMD will notify the insurer of the said request. The insurer will then acknowledge in writing that it received a copy of the letter request and that it has

removed the city official or employee from the group insurance policy starting on its next billing period.

(e) The city official or job order employee will receive written confirmation from the HRDMD once the opt-out process is complete. This confirmation will state that the city official or employee is no longer part of the group insurance policy and that no further deductions for the insurance premiums will be made from their salary.

(f) City officials and job order employees who opted out may rejoin the group insurance policy at any time by submitting a written request to the HRDMD. The process for rejoining will be similar to the process for opting out, with appropriate modifications. The deductions from the salary of the city official or employee and the inclusion in the group insurance policy will commence from the next pay and billing periods, respectively, following the receipt of the request to rejoin.

**SECTION 8: Funding** - The payment for the group insurance premiums of elected, permanent, co-terminus, or casual officials and employees — with the exception of job order employees — who were determined by the City Mayor to be qualified to become part of the group insurance shall be sourced from the City's available funds in the Annual Budget or Supplemental Budget pursuant to Section 8 (b) (1) (xvii) of Republic Act No. 10160 and other applicable laws.

**SECTION 9: Implementation** - The City Administrator, with the assistance of the City Treasurer, the City Accountant, the City Budget Officer, the City Legal Services Office, the HRDMD, and the Sangguniang Panlungsod Secretary are hereby directed to formulate the Implementing Rules and Regulations of this Ordinance and to submit the same for the approval of the City Mayor within sixty (60) days from the effectivity date hereof.

**SECTION 10. Repealing Clause.** All Ordinances, orders, and rules inconsistent with the provisions of this Ordinance are hereby modified or repealed accordingly.

**SECTION 11. Separability Clause.** Any provision of this Ordinance not declared void or unconstitutional by the proper court of law shall remain valid.

**SECTION 12: Effectivity** - This Ordinance shall take effect after ten (10) days from the date a copy is posted in a bulletin board at the entrance of the City Hall of Bacoor and in at least two (2) other conspicuous places in the City of Bacoor, Cavite.

**ENACTED** This 20<sup>th</sup> day of May 2024 by the 5th Sangguniang Panlungsod of the City of Bacoor, Cavite.

*I hereby certify that the foregoing Ordinance was approved in accordance with law by the 5th Sangguniang Panlungsod of the City of Bacoor, Cavite.*

Certified by:

**HON. REYNALDO D. PALABRICA**  
*City Councilor / Acting Presiding Officer*

Attested by:

**ATTY. KHALID A. ATEGA JR.**  
*Sangguniang Panlungsod Secretary*

Approved by:

**HON. STRIKE B. REVILLA**  
*City Mayor*

Date of Approval: \_\_\_\_\_