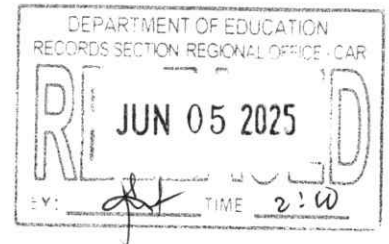




Republic of the Philippines  
**Department of Education**  
CORDILLERA ADMINISTRATIVE REGION



June 5, 2025

**REGIONAL MEMORANDUM**

No. 387.2025

**DISSEMINATION OF MEMORANDUM OUF-2025-0465 FROM THE OFFICE OF  
THE UNDERSECRETARY OF FINANCE (STOPPAGE OF SALARY DEDUCTIONS  
UNDER PHILIPPINE PRUDENTIAL LIFE INSURANCE COMPANY, INC.)**

To : Assistant Regional Director  
All Schools Division Superintendents  
School Heads  
Payroll Processors of Implementing Units (Secondary Schools)  
All Others Concerned

1. Enclosed is a copy of Memorandum OUF-2025-0465 dated May 22, 2025 on the subject **"STOPPAGE OF SALARY DEDUCTIONS UNDER PHILIPPINE PRUDENTIAL LIFE INSURANCE COMPANY, INC)"**.
2. For immediate dissemination and compliance to said memorandum.

  
**ESTELA P. LEON-CARIÑO EdD, CESO III**  
Director IV/Regional Director

Digitally signed by  
ESTELA P. LEON-  
CARIÑO EdD, CESO III  
Date: 2025.06.05  
12:10:42 +08'00'

Encl. Memorandum OUF-2025-0465  
dtd. May 22, 2025  
Memorandum dated Dec. 28, 2020

ASD/OCAO/connie



Address: DepEd-CAR Compound, Wangal, La Trinidad, Benguet, 2601  
Telephone No: (074) 422 - 1318  
Email Address: car@deped.gov.ph



DepEd Tayo Cordillera



<https://depedcar.ph>



Certificate No. PPOP QMS  
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Republic of the Philippines  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY FOR FINANCE

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**MEMORANDUM**

**OUF-2025-0465**

May 22, 2025

**TO :** **REGIONAL DIRECTORS**  
All Regional Offices

**ATTENTION :** Regional Chiefs of Finance and Administrative Division  
Heads of Regional Payroll Services Units  
Payroll Processors of Implementing Unit Secondary School  
All others concerned

**FROM :**  **ATTY. EDSON BYRON K. SY**  
Assistant Secretary for Finance  
Officer-in-Charge  
Office of the Undersecretary for Finance

**SUBJECT :** **STOPPAGE OF SALARY DEDUCTIONS UNDER PHILIPPINE PRUDENTIAL LIFE INSURANCE COMPANY, INC.**

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This is to reiterate the directives under the attached DepEd Memorandum dated December 2020, concerning the stoppage of payroll deductions in favor of Philippine Prudential Life Insurance Company, Inc. (PPLIC) due to the company being placed under liquidation by the Insurance Commission.

As previously stated, all Regional Payroll Services Units are directed to cease processing deductions under the following APDS Codes:

- a. 160
- b. 160 A – Whole Life
- c. 160B – Limited Payment Life; Endowment Plans

Additionally, in view of the liquidation of PPLIC and the fact that the company can no longer issue official receipts for payroll-deducted contributions, this office has deemed it necessary to implement the stoppage of all deduction of PPLIC including the following:

- a. 0212 – Loans
- b. 160C – Group Life

Please ensure that all payroll processing units within your jurisdiction comply strictly with this directive to protect the interest of our personnel.

For guidance and compliance.

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Republic of the Philippines  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY FOR FINANCE

**MEMORANDUM**

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

Attention : Regional Chiefs of Finance and Administrative Division  
Chief of Personnel Division, BHROD  
Heads of Regional Payroll Services Unit  
Chief of Solutions Development Division (SDD), ICTS  
Payroll Processors of Implementing Unit (IU) Secondary School

From :   
ANNALYN M. SEVILLA  
Undersecretary for Finance

  
RAMON FIEL G. ABCEDE  
Assistant Secretary for Finance

Subject : DIRECTIVES FOR PHILIPPINE PRUDENTIAL LIFE  
INSURANCE COMPANY, INC. PAYROLL DEDUCTIONS

Date : December 28, 2020

1. This pertains to the recommendations of the Insurance Commission (IC) on the payroll deductions/collections in favor of Philippine Prudential Life Insurance Company, Inc. (PPLIC) which was placed under liquidation by the IC in February 2018, as contained in the letter dated September 7, 2020 from Insurance Commissioner, Mr. Dennis B. Funa, copy attached, for your ready reference.

2. Records of this Office show that the PPLIC was issued the following Automatic Payroll Deduction System (APDS) Codes:

APDS Codes/Sub-Codes	Products and Services
0212	Loans
160 A	Whole Life Plan



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APDS Codes/Sub-Codes	Products and Services
160 B	Limited Payment Life Endowment Plans
160 C	Group Life Riders/ Benefits Attached to Life Insurance: Accidental Death and Dismemberment Benefit Hospital Confinement Daily Benefit Health Maintenance Memorial Services Pension Plan

3. In accordance with the recommendations and clarifications made by the IC as stated in the said letter dated September 7, 2020, all Regional Payroll Services Unit (RPSUs) as well as Implementing Unit Secondary Schools nationwide are hereby directed to:

- a. Inform all DepEd members of PPLIC regarding the legality of its existence to date, and the action to be taken by the Department enumerated under Items b to f below;
- b. **Stop all payroll deductions for insurance premiums being collected by PPLIC representatives under APDS Code Nos. 160, 160A and 160B.** The insurance premiums already deducted and remitted to PPLIC under these codes from February 2018 onwards will be refunded directly by the PPLIC Liquidator to the concerned DepEd personnel;
- c. **Return all unremitted insurance premiums under APDS Codes 160, 160A and 160B to the concerned DepEd personnel;**
- d. Continue the deductions with regular remittance to PPLIC under APDS Code 160C, unless requested to stop by the concerned DepEd personnel. This in consideration of the current health crisis and since the payroll services units cannot determine the amount of insurance and HMO premiums under the said code. The corresponding amount of insurance premium deducted and remitted to PPLIC from February 2018 onwards under the said code shall also be refunded directly by the PPLIC Liquidator to the concerned DepEd personnel;
- e. Secure the concurrence of the concerned DepEd personnel whose deductions are currently remitted to PPLIC under APDS Code 160C, if amenable or not to continue the HMO premium by other insurance provider currently accredited with the Department's APDS;
- f. Prepare list of DepEd personnel with insurance premium deductions remitted to PPLIC under APDS Codes 160 and 160 A to C, for reconciliation with the records of PPLIC Liquidator (please see attached template) from February 2018 onwards. The list must be supported with the monthly Abstract of Deductions and Official Receipts issued by PPLIC;

AS



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- g. Retain the deductions under APDS Code 2012 (for loans) up to the termination dates reflected in the pay slips of the concerned DepEd personnel. Report to this Office, in case of stale checks under this APDS Code.
- 4. Immediate compliance with and dissemination of this Memorandum is desired.

AS

/s/

Region \_\_\_\_\_  
APDS CODE \_\_\_\_\_

CERTIFIED CORRECT: