

Premium Contribution for All Direct Contributors for CY 2025

As prescribed in Section 10 of Republic Act No. 11223 also known as the Universal Health Care (UHC) Act and in accordance with PhilHealth Circular No. 2020-0005 on the "Premium Contribution Schedule in the National Health Insurance Program (Revision 1)," all Direct Contributors are hereby advised that the premium rate effective the applicable period of January 2025 remains at 5.0%, with an income floor of P10,000 and income ceiling of P100,000, as follows:

Year	Monthly Basic Salary	Premium Rate	Monthly Premium
2025	P10,000.00	5.0%	P500.00
	P10,000.01 to P99,999.99		P500.00 to P5,000.00
	P100,000.00		5,000.00

As stated in the same issuance, all Employers are reminded to use the Monthly Basic Salary (MBS) in the computation of monthly contributions of their Employees. The MBS is the fixed basic rate of an employee which shall not include sales commission, overtime pay, allowances, thirteenth month pay, bonuses or other gratuity payments. Further to this, those deductions to the employee's pay occasioned by his/her undertime, tardiness, leave(s) without pay, absences, or other similar circumstances shall also be excluded in this computation.

Further inquiries may be referred to the nearest PhilHealth Local Health Insurance Office or to the assigned PhilHealth Account Information Management Specialist (PAIMS).

(Sgd.) EMMANUEL R. LEDESMA, JR.

President and Chief Executive