BIDS AND AWARDS COMMITTEE (BAC)

SUPPLEMENTAL BID BULLETIN NO. 2026-016

Procurement of Health Maintenance Organization (HMO) Services for Isabela-I Electric Cooperative, Inc. (ISELCO-I) for CY 2026-2027
(Public Bidding No. 15, Series of 2026)

ATTENTION: All prospective bidders.

This Supplemental Bid Bulletin No. 2026-016, dated 04 November 2026, is being issued to clarify, modify, or amend some items/provisions in the *Invitation to Bid* and *Bidding Documents* relative to the above-entitled project, as posted on the National Electrification Administration (NEA) website, ISELCO-I's website, and disseminated to the prospective bidders. Those underlined and in bold letters indicate the revisions or amendments made.

I. Bidding Documents, Section I. Invitation to Bid

Section / Item / Provision No.	Issue in the Bidding Documents	Clarification and Amendment
Section I. Invitation to bid	6. If two or more bidders have identical, lowest, and responsive bids, a tie-breaking method will be used to determine the winner. The tie will be resolved by random selection: a coin toss for two bidders, or drawing lots or a wheel of fortune for more than two bidders (in alphabetical order). The decision from the tie-breaking process is final and binding.	6. If two or more bidders have identical, **highest**, and responsive bids, a tie-breaking method will be used to determine the winner. The tie will be resolved by random selection: a coin toss for two bidders, or drawing lots or a wheel of fortune for more than two bidders (in alphabetical order). The decision from the tie-breaking process is final and binding.

II. Bidding Documents, Section II. Instruction to Bidders

Section / Item / Provision No.	Issue in the Bidding Documents	Clarification and Amendment
10. Resolution of a Tie	This provision shall apply in the event of a tie between two or more bidders whose bid offers are determined to be identical, lowest calculated, and responsive bidder, that has been post-qualified. In accordance with the GPPB Circular No. 06-2005, the Procuring Entity shall employ a tie-breaking method to determine the winning bidder.	This provision shall apply in the event of a tie between two or more bidders whose bid offers are determined to be identical, **highest** calculated, and responsive bidder, that has been post-qualified. In accordance with the GPPB Circular No. 06-2005, the Procuring Entity shall employ a tie-breaking method to determine the winning bidder.
11. Bid Security	Bid securities shall be returned to bidders who were rated ineligible. However, for bids that were rated eligible, bid securities shall be returned only after the bidder with the Lowest Calculated Responsive Bid has signed the contract and furnished the performance security.	Bid securities shall be returned to bidders who were rated ineligible. However, for bids that were rated eligible, bid securities shall be returned only after the bidder with the **Highest** Calculated Responsive Bid has signed the contract and furnished the performance security.

Section / Item / Provision No.	Issue in the Bidding Documents	Clarification and Amendment
15. Bid Evaluation	In the evaluation of bids, the BAC shall evaluate all bids on an equal footing to ensure fair and competitive bid evaluation. For this purpose, all bidders shall be required to include the cost of all taxes, such as but not limited to Value Added Tax (VAT), income tax, local taxes, and other fiscal levies and duties, which shall be itemized in the bid form and reflected in the detailed estimates. Such bids, including taxes, shall be the basis for bid evaluation, comparison, and for determining the LOWEST CALCULATED BID. Bids shall then be ranked in the ascending order of their total calculated bid prices as evaluated and corrected for computational errors and other bid modifications to identify the "Lowest Calculated Bid". The bid, which is determined to be the Lowest Calculated Bid, shall be subjected to post-qualification.	In the evaluation of bids, the BAC shall evaluate all bids on an equal footing to ensure fair and competitive bid evaluation. For this purpose, all bidders shall be required to include the cost of all taxes, such as but not limited to Value Added Tax (VAT), income tax, local taxes, and other fiscal levies and duties, which shall be itemized in the bid form and reflected in the detailed estimates. Such bids, including taxes, shall be the basis for bid evaluation, comparison, and for determining the **HIGHEST** CALCULATED BID. Bids shall then be ranked in the ascending order of their total calculated bid prices as evaluated and corrected for computational errors and other bid modifications to identify the "**Highest** Calculated Bid". The bid, which is determined to be the **Highest** Calculated Bid, shall be subjected to post-qualification.
16. Post Qualification	Objectives: 1) To verify, validate, and ascertain all statements made and documents submitted by the bidder with the Lowest Calculated Bid, as stated in the bidding documents; 2) To determine whether the bidder with the Lowest Calculated Bid complies with and is responsive to all the requirements and conditions as specified in the bidding documents; and 3) To declare the "LOWEST CALCULATED RESPONSIVE BID". If the Highest Calculated Bid failed in the post-qualification, the BAC shall proceed with its post-qualification process to the next Lowest Calculated Bid until a responsive bid has been determined.	Objectives: 1) To verify, validate, and ascertain all statements made and documents submitted by the bidder with the **Highest** Calculated Bid, as stated in the bidding documents; 2) To determine whether the bidder with the **Highest** Calculated Bid complies with and is responsive to all the requirements and conditions as specified in the bidding documents; and 3) To declare the "**HIGHEST** CALCULATED RESPONSIVE BID". If the Highest Calculated Bid failed in the post-qualification, the BAC shall proceed with its post-qualification process to the next **Highest** Calculated Bid until a responsive bid has been determined.

III. Bidding Documents, Section III. Form of the Contract

Section / Item / Provision No.	Issue in the Bidding Documents	Clarification and Amendment
Article III/Terms and Effectivity	**Section 2. Commencement and Coverage** The HMO coverage and services shall commence on the date of effectivity mutually agreed by **ISELCO-I** and the **HMO PROVIDER**, following the award and due execution of this Contract and the completion of all necessary requirements for implementation. The **HMO PROVIDER** shall take all necessary measures to ensure that the coverage and services are made available to all qualified regular employees of **ISELCO-I** **as soon as practicable**, subject to the terms, conditions, benefits, limitations, and exclusions provided under this Agreement and the approved Terms of Reference.	**Section 2. Commencement and Coverage** The HMO coverage and services shall commence on the date of **effectivity following the award, due execution of this Contract, and upon receipt of the Job Order and Notice to Proceed by the HMO PROVIDER.** The **HMO PROVIDER** shall take all necessary measures to ensure that the coverage and services are made available to all qualified regular employees of ISELCO-I, subject to the terms, conditions, benefits, limitations, and exclusions provided under this Agreement and the approved Terms of Reference.

IV. Bidding Documents, Section V. Term of References

Section / Item / Provision No.	Issue in the Bidding Documents	Clarification and Amendment
Item IV. Terms of Agreement	2. The HMO services shall be made available to ISELCO-I employees as soon as practicable upon the award and due execution of the Contract and completion of all necessary requirements. The HMO coverage shall be effective for a period of one (1) year from its date of effectivity.	2. The HMO services shall be made available to ISELCO-I employees **immediately upon receipt of the Job Order and Notice to Proceed.** The HMO coverage shall be effective for a period of one (1) year from its date of effectivity.
	4.B. Premium Allocation 2. The HMO Provider shall maximize the approved premium of PhP18,000.00 per regular employee per contract year by offering the most advantageous combination of Maximum Benefit Limit (MBL), comprehensive healthcare benefits, applicable sublimits, preventive and diagnostic services, hospitalization and emergency coverage, dental benefits, healthcare provider network, member services, and other value-added services within the approved budget.	4.B. Premium Allocation 2. The HMO Provider shall maximize the approved premium of PhP18,000.00 per regular employee per contract year by offering the **Highest Calculated Bid** of Maximum Benefit Limit (MBL), comprehensive healthcare benefits, applicable sublimits, preventive and diagnostic services, hospitalization and emergency coverage, dental benefits, healthcare provider network, member services, and other value-added services within the approved budget.

Section / Item / Provision No.	Issue in the Bidding Documents	Clarification and Amendment
	9. Schedule of Payment 2. The HMO PROVIDER shall make the HMO services available to ISELCO-I employees as soon as practicable upon the award and due execution of the Contract and completion of all necessary requirements, including the submission of the required enrollment documents. HMO coverage and services shall commence on the agreed date of effectivity, subject to the fulfillment of the foregoing requirements, and shall remain in full force and effect for a period of one (1) year from such date of effectivity.	9. Schedule of Payment 2. The HMO PROVIDER shall make the HMO services available to ISELCO-I employees **immediately upon receipt of the Job Order and Notice to Proceed.** HMO coverage and services shall commence on the **effectivity date** and shall remain in full force and effect for a period of one (1) year from such date of effectivity.
	11. *Scope of Services.* G. MAXIMUM BENEFIT LIMIT (MBL) The HMO Provider shall offer the most advantageous Maximum Benefit Limit (MBL) and healthcare benefits within the approved premium of PhP18,000.00 per regular employee per contract year. H. PRE-EXISTING CONDITION COVERAGE The bidder shall clearly state whether pre-existing conditions are covered immediately upon effectivity, and shall identify any waiting period, condition-specific limitation, sublimit, exclusion, or other restriction applicable to such coverage.	11. *Scope of Services.* G. MAXIMUM BENEFIT LIMIT (MBL) The HMO Provider shall offer the **Highest** Maximum Benefit Limit (MBL) and healthcare benefits within the approved premium of PhP18,000.00 per regular employee per contract year. H. PRE-EXISTING CONDITION COVERAGE **Pre-existing conditions are covered immediately upon effectivity**, and shall identify any waiting period, condition-specific limitation, sublimit, exclusion, or other restriction applicable to such coverage.

This Supplemental Bid Bulletin No. 2026-015 shall form part of the previously issued *Invitation to Bid* and *Bidding Documents* for *Public Bidding No. 15, Series of 2026.* Any provisions thereof inconsistent herewith are hereby amended, modified, added, and superseded accordingly.

Finally, bidders who have submitted their bids before the issuance of this Supplemental Bid Bulletin are hereby informed of their right to modify or withdraw their respective bids.

For the information and guidance of all concerned.

Issued this **4rthday of November 2026** in Alicia, Isabela, Philippines.

(Sgd.) **MR. MARLON O. SALINAS**
Chairperson, Bids and Awards Committee