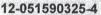


Philhealth



OREHUELA, STELLA ROBBIE MAE AUGUST 14, 1997 - FEMALE 241 B SABELLANO ST PARDO (POB.) CEBU CITY, CEBU - 6000





FORMAL ECONOMY

CERTIFICATION

The person whose name and signature appear on this cord is a benificiary of the National Health Insurance Program. He/She, including his/her qualified dependents, are entitled to the benefits and priviliges of the Program by virtue of Republic Act No. 7875, as amended.

BGEN. RICARDO C. MORALES, AFP (RET) FICD President and Chief Executive Officer (CEO)