



# GUAM MEMORIAL HOSPITAL AUTHORITY

ATURIDAI ESPEIAI MIMURIAI GUAHAN

850 Governor Carlos Camacho Road, Tamuning, Guam 96913  
Operator: (671) 647-2330 or 2552 | Fax: (671) 649-5508



## **INFORMATIONAL CIRCULAR NO. 2024-198**

**TO:** All Department Heads/Supervisors

**FROM:** Hospital Administrator/CEO

**DATE:** September 19, 2024

**SUBJECT:** **FY25 Group Health Insurance Open Enrollment**

*Hafa Adai!* The Government of Guam Group Health Insurance Open Enrollment (OE) begins on September 23, 2024, and ends on September 30, 2024. For FY25, Calvo's SelectCare Insurance has been selected for medical, vision, and pharmaceutical benefits, and NetCare Life & Health for dental benefits. The OE Period is an opportunity to enroll, terminate, or change your plans. Please refer to the attached DOA Circular NO.: 2024-049 for more detailed information.

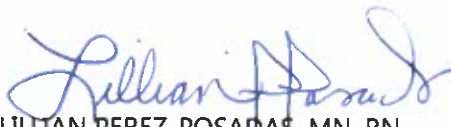
The Human Resources Office will be facilitating the OE by hosting a sign-up drive located at the GMHA lobby during the following dates and times:

Date	Designated Time
Thursday, September 26, 2024	7:00 AM to 6:00 PM
Friday, September 27, 2024	7:00 AM to 6:00 PM
Monday, September 30, 2024	7:00 AM to 6:00 PM

As an alternative, to avoid the long lines and wait time, we highly encourage you to use the online enrollment portal on Calvo's SelectCare Insurance website and the GHMA website (FY25 Group Life, Health, and Dental Enrollment). Please see the attached document for the QR code to view electronically.

However, you may visit the Human Resources Office if you prefer a pre-printed enrollment form or pamphlet. Please note that the pamphlets from the insurance carriers are limited within our Human Resources Office.

If you have any other questions, please call the Human Resources Department at (671) 647-2213/2409 or email [human.resouces@gmha.org](mailto:human.resouces@gmha.org).

  
LILLIAN PEREZ-POSADAS, MN, RN

cc: Board of Trustees



EDWARD M. BIRN  
Director (Direktot)  
ELIZABETH T. FISHER  
Deputy Director (Sigundo Direktot)

**DEPARTMENT OF  
ADMINISTRATION**  
DIPATTAMENTON ATMENESTRASION  
DIRECTOR'S OFFICE  
(Ufisinan Direktot)  
Telephone (Telifon): (671) 475-1101/1250



LOURDES A. LEON GUERRERO  
Governor (Maga'hága)  
JOSHUA F. TENORIO  
Lt. Governor (Sigundo Maga'láhi)

September 12, 2024

**DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO: 2024-049**

To: All Employees, Retirees, and Survivors (Subscribers)  
From: Director of Administration  
Subject: **FY2025 Group Health Insurance**  
**Open Enrollment Period: September 23-30, 2024**

***Buenas yan Hafa Adai!*** The Government of Guam announces the FY2025 Open Enrollment (OE) Period under a self-funded plan administered through a Third-Party Administrator (TPA). The government is pleased to announce that subscribers and their dependents (members) can enroll exclusively with Calvo's SelectCare Insurance, Inc. (SelectCare) for medical, pharmacy & vision benefits and NetCare Life & Health (NetCare) for dental benefits. The government will absorb the FY2025 health insurance rate increase to allow the member share to remain the same. Thus, subscribers will not see an increase in their insurance premiums unless they are requesting a change.

Those currently enrolled will continue their coverage under SelectCare and/or NetCare. No action is required for members who are not making any changes. Those who are not enrolled or who wish to make changes are required to complete the proper forms during the OE period. Representatives will be available at the Guam Museum (OE venue) during the OE Period. On-line enrollment, virtual and face-to-face presentations are available. All subscribers are encouraged to attend and be informed.

Subscribers with outstanding balances for prior plan year/s will not be eligible to enroll for FY 2025 insurance plans offered by the government of Guam. Therefore, subscribers are urged to verify deductions and report any discrepancies immediately to avoid any disruption or termination of coverage. Termination of coverage will be retroactive to the date of last payment. All are urged to pay their insurance premiums timely.



All line agency employees may enroll directly at the OE venue. Autonomous agency employees and retirees may enroll with their HR/Retirement Fund or at the OE venue. All may enroll online via SelectCare and NetCare's website. Please visit the Department of Administration's website at <https://doa.guam.gov> for more information. ***Si Yu'os Ma'ase.***

  
EDWARD M. BIRN

Attachments

## FY2025 GOVGUAM GHI OPEN ENROLLMENT

<b>Satellite Location</b>	Guam Museum
<b>Dates &amp; Times</b>	Sept. 23-30, 2024 Monday -Friday 8:30am – 3pm Saturday, Sept. 28, 2024 9am-12pm
<b>SelectCare &amp; NetCare OE Office Hours</b>	3pm-5:30pm M-F

TPA:	SELECTCARE	NETCARE
<b>FY2025:</b>	<b>MEDICAL</b>	<b>DENTAL</b>
<b>Online Enrollment Portal:</b>	<a href="https://enroll.calvos.net">https://enroll.calvos.net</a>	<a href="#">GOVERNMENT OF GUAM ENROLLMENT FORM (jotform.com)</a>
<b>Contact Number:</b>	(671) 477-9808	(671) 472-3610
<b>Email Address:</b>	<a href="mailto:service@calvos.com">service@calvos.com</a>	<a href="mailto:GovGuam@netcarelifeandhealth.com">GovGuam@netcarelifeandhealth.com</a>
<b>Website:</b>	<a href="http://www.calvos.net">www.calvos.net</a>	<a href="http://www.netcarelifeandhealth.com">www.netcarelifeandhealth.com</a>
<b>Hours of Operation:</b>	Monday - Friday 8:30am - 5:30pm	Monday - Friday 8:00am to 5:00pm
<b>QR Code:</b>		
<b>Virtual Presentation Link:</b> Please refer to schedule for presentation dates & times	Join Zoom Meeting <a href="https://us02web.zoom.us/j/89720435506?pwd=01uCHXWUKcvHidjdEcJ01aaVOeo6LF.1">https://us02web.zoom.us/j/89720435506?pwd=01uCHXWUKcvHidjdEcJ01aaVOeo6LF.1</a>  Meeting ID: 897 2043 5506 Passcode: 608784	

### FY2025 GHI OE ENROLLMENT GUIDELINES

No Changes – Rollover	New Enrollment	Change of Status	Terminate Coverage
No Action required <ul style="list-style-type: none"> <li>• Medical and/or Dental benefits will continue for FY2025. Rates will remain the same.</li> </ul>	Completion of enrollment form required.  Please ensure supporting documents are submitted with enrollment as applicable.	Completion of enrollment form required. <ul style="list-style-type: none"> <li>▪ Add/Delete Dependent</li> <li>▪ Change Plan/Class</li> <li>▪ Update Info</li> </ul>	Completion of enrollment form required.



# GOVERNMENT OF GUAM SELF-INSURED GROUP HEALTH INSURANCE

## FY2025 OPEN ENROLLMENT SCHEDULE

**GUAM MUSEUM | 193 Chalan Santo Papa Juan Pablo Dos Hagatna, Guam 96910 | Doors open at 8:30am**

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
23	24	25	26	27	28
<b>Multipurpose Room</b> 8:30am – 3pm  <b>Presentations</b> <hr/> <b>Museum Theater:</b> 9am <b>Virtual:</b> 9am	<b>Multipurpose Room</b> 8:30am – 3pm  <b>Presentations</b> <hr/> <b>Museum Theater:</b> 9am <b>Virtual:</b> 9am	<b>Multipurpose Room</b> 8:30am – 3pm  <b>Presentations</b> <hr/> <b>Museum Theater:</b> 9am <b>Virtual:</b> 9am	<b>Multipurpose Room</b> 8:30am – 3pm  <b>Presentations</b> <hr/> <b>Museum Theater:</b> 9am <b>Virtual:</b> 9am	<b>Multipurpose Room</b> 8:30am – 3pm  <b>Presentations</b> <hr/> <b>Museum Theater:</b> 9am <b>Virtual:</b> 9am	<b>Multipurpose Room</b> 9am – 12pm  <b>Presentations</b> <hr/> <b>Museum Theater:</b> 10am
30	<p>You may enroll or speak with a representative at SelectCare or NetCare's Office between 3pm-5:30pm. For more information, please contact your HR.</p>				
<b>Multipurpose Room</b> 8:30am – 3pm  <b>Presentations</b> <hr/> <b>Museum Theater:</b> 9am <b>Virtual:</b> 9am					

SEPTEMBER 2024



# GOVERNMENT OF GUAM

## FY2025 - SELF-INSURED GROUP HEALTH INSURANCE PROGRAM RATES

Actives - Bi-Weekly Rates | Retirees - Semi-Monthly Rates

**FY  
2025**

### MEDICAL, PHARMACY & VISION RATES

#### HEALTH SAVINGS ACCOUNT (HSA)

PLAN	CLASS	SELECTCARE - HSA		
		TOTAL	GOV	EMP/RET
HSA ACTIVE	I	\$186.67	\$184.63	\$2.04
	II	\$364.67	\$319.59	\$45.08
	III	\$302.37	\$266.16	\$36.21
	IV	\$489.26	\$430.43	\$58.83
HSA RETIREE	I	\$491.47	\$489.26	\$2.21
	II	\$973.54	\$924.70	\$48.84
	III	\$616.81	\$577.58	\$39.23
	IV	\$1,108.52	\$1,044.79	\$63.73

#### PREFERRED PROVIDER ORGANIZATION (PPO)

PLAN	CLASS	SELECTCARE - PPO		
		TOTAL	GOV	EMP/RET
PPO ACTIVE	I	\$406.24	\$328.88	\$77.36
	II	\$803.81	\$610.30	\$193.51
	III	\$664.66	\$518.95	\$145.71
	IV	\$1,082.11	\$842.98	\$239.13
PPO RETIREE	I	\$1,086.15	\$1,002.34	\$83.81
	II	\$2,162.90	\$1,953.26	\$209.64
	III	\$1,366.10	\$1,208.25	\$157.85
	IV	\$2,464.39	\$2,205.33	\$259.06

#### RETIREE SUPPLEMENTAL PLAN (RSP)

Medicare Eligibility Requirements - Enrolled in Medicare A & B  
Retirees who return to active employment with the government of Guam  
are not eligible to enroll under the RSP plan (DOA Circular 2024-008).

PLAN	CLASS	SELECTCARE - RSP		
		TOTAL	GOV	EMP/RET
RSP	I	\$226.40	\$226.40	\$0.00
	IIa	\$443.41	\$443.41	\$0.00
	IIb	\$1,177.32	\$1,152.32	\$25.00
	III	\$432.32	\$407.32	\$25.00
	IVa	\$1,429.39	\$1,404.39	\$25.00
	IVb	\$1,429.39	\$1,404.39	\$25.00

### DENTAL RATES

#### DENTAL

PLAN	CLASS	NETCARE		
		TOTAL	GOV	EMP/RET
DENTAL ACTIVE	I	\$21.89	\$13.12	\$8.77
	II	\$47.07	\$18.69	\$28.38
	III	\$38.31	\$15.53	\$22.78
	IV	\$62.40	\$25.11	\$37.29
DENTAL RETIREE	I	\$23.72	\$14.67	\$9.05
	II	\$50.99	\$20.85	\$30.14
	III	\$41.51	\$17.32	\$24.19
	IV	\$67.60	\$28.01	\$39.59

#### MEDICAL & DENTAL CLASSES

HSA, PPO & DENTAL CLASSES	
CLASS I	Subscriber Only (No Dependents)
CLASS II	Subscriber + Spouse (Domestic Partner) Only
CLASS III	Subscriber + Child/ren Only
CLASS IV	Subscriber + Dependents (Spouse/Domestic Partner & Child/ren)

#### MEDICAL RSP CLASSES

CLASS I	RSP Subscriber Only
CLASS IIa	RSP Subscriber + RSP Spouse/Domestic Partner (Medicare A & B Both Enrolled)
CLASS IIb	RSP Subscriber + Non-Medicare Spouse/Domestic Partner
CLASS III	RSP Subscriber + Non-Medicare Child/ren
CLASS IVa	RSP Subscriber + Dependents (Spouse/Domestic Partner enrolled in Both Medicare A & B + Non-Medicare Child/ren)
CLASS IVb	RSP Subscriber + Dependents (Non-Medicare Spouse/Domestic Partner + Child/ren)

Edward M Birn  
Date:2024-09-16  
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EDWARD M. BIRN, Director  
Department of Administration

DATE

9.16.24 FY2025