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**DEPARTMENT OF
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DIRECTOR'S OFFICE
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LOURDES A. LEON GUERRERO
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JOSHUA F. TENORIO
Lt. Governor (Sigundo Maga'låhi)

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

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

TPA:	SELECTCARE	NETCARE
FY2025:	MEDICAL	DENTAL
Online Enrollment Portal:	https://enroll.calvos.net	GOVERNMENT OF GUAM ENROLLMENT FORM (jotform.com)
Contact Number:	(671) 477-9808	(671) 472-3610
Email Address:	service@calvos.com	GovGuam@netcarelifeandhealth.com
Website:	www.calvos.net	www.netcarelifeandhealth.com
Hours of Operation:	Monday - Friday 8:30am - 5:30pm	Monday - Friday 8:00am to 5:00pm
QR Code:		
Virtual Presentation Link: Please refer to schedule for presentation dates & times	Join Zoom Meeting https://us02web.zoom.us/j/89720435506?pwd=01uCHXWUKcvHidjdEcJ01aaVOeo6LF.1 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"> Medical and/or Dental benefits will continue for FY2025. Rates will remain the same. 	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"> Add/Delete Dependent Change Plan/Class Update Info 	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
Multipurpose Room 8:30am – 3pm Presentations <hr/> Museum Theater: 9am Virtual: 9am	Multipurpose Room 8:30am – 3pm Presentations <hr/> Museum Theater: 9am Virtual: 9am	Multipurpose Room 8:30am – 3pm Presentations <hr/> Museum Theater: 9am Virtual: 9am	Multipurpose Room 8:30am – 3pm Presentations <hr/> Museum Theater: 9am Virtual: 9am	Multipurpose Room 8:30am – 3pm Presentations <hr/> Museum Theater: 9am Virtual: 9am	Multipurpose Room 9am – 12pm Presentations <hr/> Museum Theater: 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>				
Multipurpose Room 8:30am – 3pm Presentations <hr/> Museum Theater: 9am Virtual: 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

HSA, PPO & DENTAL CLASSES

MEDICAL & 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)

RSP CLASSES

MEDICAL RSP	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