

Moylan's Insurance Underwriters  
 NetCare Health Insurance  
**Contract Period: FY24**



RESEARCH CORPORATION  
 OF THE UNIVERSITY OF GUAM

**Advantage POS Plan plus Vision (NO DEDUCTIBLE)**

Class	Medical	Vision	Total Monthly Rate	26PPE rate	Employee 30%	RCUOG 70%
Single	361.04	7.37	368.41	170.04	51.01	119.03
Couple	719.43	14.74	734.17	338.85	101.65	237.20
Family	1,155.91	20.00	1,175.91	542.73	162.82	379.91

**SmartChoice HSA \$1,600/\$3,200 plus Vision**

Class	Medical	Vision	Total Monthly Rate	26PPE rate	Employee 30%	RCUOG 70%
Single	142.73	7.37	150.10	69.28	20.78	48.49
Couple	283.15	14.74	297.89	137.49	41.25	96.24
Family	453.99	20.00	473.99	218.76	65.63	153.13

**Dental - Smile Plan \$1,000Max**

Class	Total Monthly Rate	26PPE rate	Employee 30%	RCUOG 70%
Single	41.05	18.95	5.68	13.27
Couple	77.90	35.95	10.79	25.16
Family	104.21	48.10	14.43	33.67