

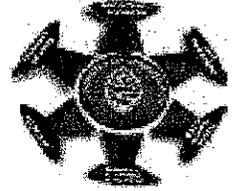


**Eddie Baza Calvo**  
Governor  
**Ray Tenorio**  
Lieutenant Governor

GOVERNMENT OF GUÅHAN  
(GUBETNAMENTON GUÅHAN)

DEPARTMENT OF ADMINISTRATION  
(DIPATTAMENTON ATMENESTRASION)

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**Benita A. Manglona**  
Director  
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Acting Deputy Director

SEP 09 2014

**DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO.: 2014-025**

**TO:** All Retirees and Survivors  
**FROM:** Director, Department of Administration  
**SUBJECT:** **FY 2015 Health Insurance Open Enrollment Period September 11 – September 30, 2014**

*Hafa Adai!* We are pleased to announce that the Government of Guam has successfully concluded the FY15 health insurance negotiations. Retirees and survivors will enjoy increased benefits and will continue to elect up to three health insurance carriers for the FY2015 Group Health Insurance Open Enrollment (OE) Period. The insurance providers available for this fiscal year are SelectCare, TakeCare, and a new option, NetCare. Subscribers may elect to enroll in either the HSA2000 (Health Savings Account) or 1500 deductible plans under these carriers. The OE Period is an opportunity for all eligible members to enroll, cancel or add eligible dependents.

In addition to providing choices of insurance carriers at affordable rates, the government effectively negotiated the following additional benefits effective October 1, 2014: Organ Transplant, Nebulizer Machine, Urgent Care Centers at \$10.00 Co-payment per visit (must first meet deductible under the HSA2000 plan), Dependents enrolled through legal guardianship may continue coverage up to age 26 and may be enrolled out of the Open Enrollment Period, residency requirement increased to 182 days, preventive lab services covered at 100%, and annual physicals extended to the Philippines.

**Presentations by the insurance carriers are scheduled at the following locations:** Tuesday, **September 16**, Agat Senior Citizens Center, 5:00 pm. – 6:30 p.m.; Wednesday, **September 17**, Tamuning Senior Citizens Center, 4:00 p.m. – 6:00 p.m.; and Thursday, **September 18**, Mangilao Senior Citizens Center, 3:30 p.m. – 5:30 p.m.

**Additionally, insurance representatives will be available on Saturday from 10 a.m. to 3 p.m. at the following locations:** Micronesia Mall, September 13; St. Anthony School Gymnasium, September 13 and 20.

\*Please note that representatives from the Guam Medicare Assistance Program, DPHSS will also be available at the St. Anthony School Gymnasium on September 13 & 20.

Employees are advised to complete the necessary forms should they wish to make any changes to their current plan. Members who do not make any changes will automatically continue in their current plan. Employees who wish to change carriers must complete an enrollment form for the new carrier and a cancellation form for the current plan. Please note that the Staywell plan will not be available effective October 1, 2014. Members enrolled in the Staywell Plan must enroll with one of the insurance carriers being offered or will not have coverage effective October 1, 2014. The rates are located on the reverse side of this circular for your information. Should you have any questions, you may contact the Human Resources Division at 475-1296/1179 or the Retirement Fund at 475-8900-03. *Si Yu'us Ma'ase.*

Senspramente,

*Benita Manglona*  
Benita A. Manglona

**Government of Guam  
FY2015 GROUP HEALTH INSURANCE PROGRAM  
MEDICAL & DENTAL RATES (bi-weekly rates)**

		SELECTCARE HSA2000			TAKECARE HSA2000			NETCARE HSA2000		
Active	CLASS	GOV	EMP	TOTAL	GOV	EMP	TOTAL	GOV	EMP	TOTAL
Bi-Weekly	I	\$56.31	0	\$56.31	\$56.31	\$8.61	\$64.92	\$56.31	\$1.01	\$57.32
	II	\$87.88	\$29.35	\$117.23	\$87.88	\$46.91	\$134.79	\$87.88	\$31.14	\$119.02
	III	\$73.99	\$24.78	\$98.77	\$73.99	\$39.49	\$113.48	\$73.99	\$26.21	\$100.20
	IV	\$122.13	\$42.18	\$164.31	\$122.13	\$65.19	\$187.32	\$122.13	\$43.27	\$165.40
Retiree	I	\$286.35	0	\$286.35	\$242.99	\$9.33	\$252.32	\$210.32	\$1.10	\$211.42
Semi-Monthly	II	\$574.25	\$31.80	\$606.05	\$483.34	\$50.82	\$534.16	\$413.84	\$33.73	\$447.57
	III	\$451.10	\$26.85	\$477.95	\$395.28	\$42.70	\$438.07	\$338.64	\$28.41	\$367.05
	IV	\$760.60	\$45.70	\$806.30	\$669.68	\$70.63	\$740.31	\$573.42	\$46.88	\$620.30
		SELECTCARE 1500			TAKECARE 1500			NETCARE 1500		
Active	CLASS	GOV	EMP	TOTAL	GOV	EMP	TOTAL	GOV	EMP	TOTAL
Bi-Weekly	I	\$99.32	\$27.14	\$126.46	\$99.32	\$33.98	\$133.30	\$99.32	\$29.73	\$129.05
	II	\$180.28	\$82.80	\$263.08	\$180.28	\$96.24	\$276.52	\$180.28	\$87.66	\$267.94
	III	\$151.52	\$69.10	\$220.62	\$151.52	\$80.89	\$232.41	\$151.52	\$74.05	\$225.57
	IV	\$250.39	\$115.61	\$366.00	\$250.39	\$133.67	\$384.05	\$250.39	\$121.97	\$372.35
Retiree	I	\$368.85	\$29.40	\$398.25	\$283.69	\$36.81	\$320.50	\$274.35	\$32.21	\$306.56
Semi-Monthly	II	\$755.19	\$89.69	\$844.88	\$574.31	\$104.26	\$678.57	\$554.02	\$94.96	\$648.98
	III	\$585.95	\$74.85	\$660.80	\$468.54	\$87.63	\$556.17	\$451.99	\$80.22	\$532.21
	IV	\$987.48	\$125.24	\$1112.72	\$795.21	\$144.80	\$940.01	\$767.30	\$132.14	\$899.44
		SELECTCARE DENTAL			TAKECARE DENTAL			NETCARE Dental		
	Class	GOV	EMP	TOTAL	GOV	EMP	TOTAL	GOV	EMP	TOTAL
Active	I	\$8.58	\$6.65	\$15.23	\$8.58	\$6.78	\$15.36	\$8.58	\$6.19	\$14.77
Bi-weekly	II	\$11.47	\$23.15	\$34.62	\$11.47	\$23.71	\$35.18	\$11.47	\$22.12	\$33.59
	III	\$9.21	\$18.48	\$27.69	\$9.21	\$19.04	\$28.25	\$9.21	\$17.66	\$26.86
	IV	\$15.51	\$31.11	\$46.62	\$15.51	\$32.07	\$47.58	\$15.51	\$29.71	\$45.22
Retiree	I	\$9.30	\$7.20	\$16.50	\$9.30	\$7.35	\$16.65	\$9.30	\$6.71	\$16.01
Semi-Monthly	II	\$12.43	\$25.07	\$37.50	\$12.43	\$25.69	\$38.12	\$12.43	\$23.96	\$36.39
	III	\$9.98	\$20.02	\$30.00	\$9.98	\$20.63	\$30.61	\$9.98	\$19.12	\$29.10
	IV	\$16.80	\$33.70	\$50.50	\$16.80	\$34.74	\$51.54	\$16.80	\$32.19	\$48.99

- I - Employee/Retirees/Survivor - No Dependent
- II - Employee/Retiree/Survivor + Spouse
- III - Employee/Retiree/Survivor + Child (ren) Only - No Spouse
- IV - Employee./Retiree/Survivor & Family (Spouse/Domestic Partner and/or Ex-Spouse via Court Order + Children)

*9/2/14*