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RETIREES SUPPLEMENTAL HEALTH CARE INSURANCE

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Open enrollment for the 2014-2015 Government of Guam Health Insurance is on-going. Retirees who have Medicare Part A, Part B and are considering a supplemental health insurance by enrolling in one of the health plans being offered to GovGuam retirees should be aware of a clause negotiated into the retirees health insurance contract as follows:

§5.17 Certificate of Insurance:

For a Covered Person enrolled in Medicare Parts A and B and where Medicare is the primary, Company shall pay the co-payments, deductibles, and co-insurance required by Medicare and treat Covered Person as having met the Out-of-Pocket maximum under the plan for purpose of receiving benefits under this Agreement.

As retirees attend the health insurance presentation by TakeCare, SelectCare and NetCare, the Attorney General encourages retirees to pay particular attention to how this section affects their intended choice of insurance plan that would be the most beneficial to their health care needs.