

Government of Guam Retirement Fund
424 Route 8, Maite, Guam 96910
Telephone: (671) 475-8900 / 8901

September 11, 2023

Dear **Defined Benefit Plan** Retiree/Survivor:

Subject: The Government of Guam **FY2024 Group Health Insurance Open**

The Government of Guam Department of Administration has announced that the FY2024 Group Health Insurance **will be under a self-funded plan administered** through **Third-Party Administrators (TPA)** as follows:

1. TPA for Medical Insurance	<ul style="list-style-type: none"> • SelectCare
2. TPA for Dental Insurance	<ul style="list-style-type: none"> • NetCare
3. Open Enrollment Period:	<ul style="list-style-type: none"> • Beginning: Monday, September 11, 2023 • Ending: Tuesday, September 26, 2023
4. Eligibility Requirement:	<ul style="list-style-type: none"> • Must maintain legal residency in Guam/CNMI and not be absent for more than 182 consecutive days (excluding members who are receiving continuous care off-island as approved by SelectCare or NetCare, and child dependents up to age 26). • For Dependent Eligibility Requirement, please refer to SelectCare and NetCare brochures
5. Medical Plans Offered:	<ul style="list-style-type: none"> • HSA2000, PPO1500, or Retiree Supplemental Plan (RSP)
6. Enrollment in the Retiree Supplemental Plan (RSP) is Mandatory For:	<ul style="list-style-type: none"> • Retirees/Survivors age 65 or older and enrolled in Medicare Parts A & B. • Those below age 65, enrolled in End Stage Renal Disease (ESRD) Medicare Parts A & B, and have met the (30) month coordination period.
7. For Medical Insurance:	<p>If you are currently enrolled with:</p> <ul style="list-style-type: none"> • TakeCare - your enrollment will automatically rollover to SelectCare. • SelectCare- your enrollment will also roll-over to SelectCare.
8. For Dental Insurance:	<ul style="list-style-type: none"> • If you are currently enrolled in the TakeCare Dental Plan your enrollment will automatically roll over to NetCare Dental.
9. Do I Need to Complete an Enrollment Form?	<ul style="list-style-type: none"> • No - you do not need to complete an enrollment form if you are currently enrolled with SelectCare or TakeCare and you do not want to make any changes. • Yes, you MUST complete a SelectCare or NetCare Form to: <ol style="list-style-type: none"> 1. Enroll in medical or dental coverage if you are not currently enrolled. 2. Add/delete dependents. 3. Change Name. 4. Change Class/Plan. 5. Update Information. 6. To Terminate Medical or Dental Coverage.
10. Enrollment and Termination after September 26, 2023:	<ul style="list-style-type: none"> • You may enroll or terminate outside of the open enrollment period because of a QUALIFYING EVENT. Please refer to SelectCare or NetCare brochures for details.

<p>11. Where to Enroll:</p>	<p>Govt of Guam Retirement Fund (GGRF) – Mon to Fri. 8am to 5pm.</p> <ul style="list-style-type: none"> • In Person: GGRF Office • Email Completed Form to: enroll@ggrf.com • By Mail: Postdated No Later Than Sep 26, 2023 to: 424 Route 8, Maite, GU 96910
<p>12. Forms and Brochures are available at:</p>	<ul style="list-style-type: none"> • The Retirement Fund Office: Beginning 9/11/2023 • Dept of Administration website: https://hr.doa.guam.gov • Guam Museum – Refer to TPA Presentations below.

MEDICARE PREMIUM REIMBURSEMENT PROGRAM

1. In order to receive a reimbursement of the Medicare premiums you pay, you must:
 - a. Reside, and file Income Tax Returns, on Guam;
 - b. Be enrolled in Medicare Parts A & B;
 - c. Provide proof of Medicare premium payments.
2. **Enrollment in the GovGuam Health Insurance Plan is not required.** However, if you choose to enroll in the GovGuam Health Insurance Plan, **reimbursement shall only be made to those who opt for the Retiree Supplemental Plan (RSP).**
3. If you will be turning sixty-five (65) years of age during the FY2024 Plan Year (October 1, 2023 to September 30, 2024), please seek Medicare counseling by contacting the Department of Public Health and Social Services, Division of Senior Citizens at 735-7421 or 735-7415.

TPA Presentations:

To Enroll & For Enrollment Information	TPA Presentations In Person	TPA Presentations Virtual
Location: Guam Museum		
Multi Purpose Room	Auditorium	Auditorium
Sept. 11 to 26 9am to 3pm Monday to Friday	Sept. 11 to 13 9am and 1pm Monday to Friday	Sept. 11 - 26 9am Monday to Friday
	Sept. 14 1pm Thursday	
	Sept. 16 9am to 12pm Saturday	
Sept. 16 10am		
Saturday		

FY2024 PLAN YEAR RETIREE SEMI-MONTHLY RATES

MEDICAL RATES					DENTAL RATES			
Administered by SelectCare					Administered by NetCare			
Plan	CLASS	Total	Govt	Retiree	CLASS	Total	Govt	Retiree
HSA2000	I	\$415.23	\$413.02	\$2.21	I	\$21.92	\$12.87	\$9.05
	II	\$830.74	\$781.90	\$48.84	II	\$47.13	\$16.99	\$30.14
	III	\$523.71	\$484.48	\$39.23	III	\$38.36	\$14.17	\$24.19
	IV	\$946.10	\$882.37	\$63.73	IV	\$62.47	\$22.88	\$39.59
PPO1500	I	\$840.31	\$756.50	\$83.81	I	\$21.92	\$12.87	\$9.05
	II	\$1,680.91	\$1,471.27	\$209.64	II	\$47.13	\$16.99	\$30.14
	III	\$1,059.32	\$901.47	\$157.85	III	\$38.36	\$14.17	\$24.19
	IV	\$1,915.29	\$1,656.23	\$259.06	IV	\$62.47	\$22.88	\$39.59
Retiree Supplemental Plan (RSP)	I	\$201.36	\$201.36	\$0.00	I	\$21.92	\$12.87	\$9.05
	II(a)	\$403.01	\$403.01	\$0.00	II(a)	\$47.13	\$16.99	\$30.14
	II(b)	\$920.63	\$895.63	\$25.00	II(b)	\$47.13	\$16.99	\$30.14
	III	\$347.93	\$322.93	\$25.00	III	\$38.36	\$14.17	\$24.19
	IV(a)	\$1,105.85	\$1,080.85	\$25.00	IV(a)	\$62.47	\$22.88	\$39.59
	IV(b)	\$1,105.85	\$1,080.85	\$25.00	IV(b)	\$62.47	\$22.88	\$39.59

Plan	CLASS	DESCRIPTION
HSA1500 and PPO1500	I	Subscriber Only (No Dependents)
	II	Subscriber + Spouse (Domestic Partner) Only
	III	Subscriber + Child/ren Only
	IV	Subscriber + Family (Spouse/Domestic Partner & Children)
Retiree Supplemental Plan (RSP)	I	RSP Subscriber Only
	II(a)	RSP Subscriber + RSP Spouse/Domestic Partner (Both enrolled in Medicare A & B)
	II(b)	RSP Subscriber + Non-Medicare Spouse/Domestic Partner
	III	RSP Subscriber + Non-Medicare Child/ren
	IV(a)	RSP Subscriber + RSP Spouse/Domestic Partner + Non-Medicare Child/ren (Both enrolled in Medicare A & B)
	IV(b)	RSP Subscriber + Non-Medicare Spouse/Domestic Partner & Child/ren

	SelectCare	NetCare
Website:	www.calvos.net	www.netcarelifeandhealth.com
Hours of Operation:	Mon. to Friday - 8:30am to 5:30pm	Mon. to Friday - 8:00am to 5:00pm
Customer Service Contact Information:	671-477-9808 service@calvos.com	671-472-3610 GovGuam@netcarelifeandhealth.com
Address:	115 Chalan Santo Papa P.O. Box FJ Hagatna, Guam 96932	424 West O'Brien Drive Julale Center Suite 200 Hagatna, Guam 96910