

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

September 13, 2022

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

Please note the following relative to the **Government of Guam (GovGuam) FY2023 Health Insurance Open Enrollment**:

1. Open Enrollment Schedule:	<ul style="list-style-type: none"> • Beginning: Tuesday, September 13, 2022 • Ending: Monday, September 26, 2022
2. 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 TakeCare or SelectCare, and child dependents up to age 26). • For Dependent Eligibility Requirement, please refer to TakeCare or SelectCare brochures
3. Providers To Choose From:	<ul style="list-style-type: none"> • TakeCare or SelectCare
4. Plans Offered:	<ul style="list-style-type: none"> • HSA2000, PPO1500, or Retiree Supplemental Plan (RSP)
5. Enrollment Options:	<ul style="list-style-type: none"> • You can enroll in Medical Only, Dental Only, or Both Medical and Dental.
6. For Medical Insurance:	<p>Choose medical coverage under SelectCare or TakeCare.</p> <ul style="list-style-type: none"> • Do Not Complete an Enrollment Form - If you are currently enrolled with SelectCare or TakeCare and there are no changes. • EXCEPTION: If currently enrolled in RSP Class II & IV (covering spouse/domestic partner/children) <u>You MUST complete a Medical Insurance Enrollment Form</u> due to premium rate changes. • Complete An Enrollment Form – If you do not have medical coverage or you need to make changes.
7. 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.
8. For Dental Insurance:	<p>Dental coverage is exclusively awarded to TakeCare.</p> <ul style="list-style-type: none"> • Do Not Complete an Enrollment Form - If currently enrolled in the SelectCare Dental Plan and there are no changes. You will automatically be enrolled in the TakeCare Dental Plan. • Complete A TakeCare Enrollment Form – If you do not have Dental coverage or you need to make changes including cancellation of Dental coverage.
9. Enrollment and Termination after September 26, 2022:	<ul style="list-style-type: none"> • You and your dependents may enroll or terminate outside of the open enrollment period because of a QUALIFYING EVENT. Please refer to TakeCare or SelectCare brochures for details.
10. Where to Enroll (DC Plan Retirees Only):	<p>Retirees/Survivors of Autonomous Agencies who are new enrollees or are making changes, please go to your respective Autonomous Agencies shown below to complete a form:</p> <ul style="list-style-type: none"> • Guam Economic Development Authority • Guam Housing Corporation • Guam International Airport Authority • Guam Power Authority • Guam Visitors Bureau • Guam Waterworks Authority • Port Authority of Guam • Retirement Fund <p>Retirees/Survivors of Line Agencies or other agencies not listed above, please go to the Department of Administration (DOA) to complete a form if you are a new enrollee or are making changes.</p>
11. Forms and Brochures are available at:	<ul style="list-style-type: none"> • TakeCare Insurance website: www.takecareasia.com/govguam2023 • SelectCare Insurance website: www.calvos.net • Dept of Administration website: http://hr.doa.guam.gu/

FY2023 PLAN YEAR RETIREE SEMI-MONTHLY RATES

MEDICAL RATES				DENTAL RATES	
				HSA 2000	
				Administered by TakeCare	
CLASS	DESCRIPTION	TAKECARE	SELECTCARE	CLASS	DENTAL RATE
I	Subscriber Only (No Dependents)	2.21	125.05	I	8.33
II	Subscriber + Spouse (Domestic Partner) Only	48.84	278.51	II	27.28
III	Subscriber + Child/ren Only	39.23	236.57	III	21.70
IV	Subscriber + Family (Spouse/Domestic Partner & Children)	63.73	377.13	IV	35.90
				PPO 1500	
				Administered by TakeCare	
CLASS	DESCRIPTION	TAKECARE	SELECTCARE	CLASS	DENTAL RATE
I	Subscriber Only (No Dependents)	83.81	168.33	I	8.33
II	Subscriber + Spouse (Domestic Partner) Only	209.64	406.02	II	27.28
III	Subscriber + Child/ren Only	157.85	324.02	III	21.70
IV	Subscriber + Family (Spouse/Domestic Partner & Children)	259.06	531.87	IV	35.90
RETIREE SUPPLEMENTAL PLAN (RSP)				Administered by TakeCare	
Medicare Eligibility Requirements - Enrolled in Both Medicare A & B					
CLASS	DESCRIPTION	TAKECARE	SELECTCARE	CLASS	DENTAL RATE
I	RSP Subscriber Only	0.00	159.34	I	8.33
Ila	RSP Subscriber + RSP Spouse/Domestic Partner	0.00	313.14	Ila	27.28
Iib	RSP Subscriber + Non-Medicare Spouse/Domestic Partner	194.44	0.00	Iib	27.28
III	RSP Subscriber + Non-Medicare Child/ren	74.01	0.00	III	21.70
IVa	RSP Subscriber + RSP Spouse/Domestic Partner + Non-Medicare Child/ren	0.00	100.10	IVa	35.90
IVb	RSP Subscriber + Non-Medicare Spouse/Domestic Partner & Child/ren	452.41	0.00	IVb	35.90

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 FY2023 Plan Year (October 1, 2022 to September 30, 2023), please seek Medicare counseling by contacting the Department of Public Health and Social Services, Division of Senior Citizens at 735-7421 or 735-7415.

OTHER INFORMATION:

	TakeCare	SelectCare
Website:	www.takecareasia.com/govguam2023	www.calvos.net
Hours of Operation:	Monday to Friday - 8:00am to 6:00pm	Monday to Friday - 8:30am to 5:30pm lobby (for walk-ins): 9:00am to 4:00 pm
Customer Service Contact Information:	671-647-03526 or 1-877-484-2411 (toll free in the 50 states and territories) CustomerService@takecareasia.com	671-477-9808 service@calvos.com
Virtual Presentation:	10:00 am and 2 pm https://us02web.zoom.us/j/85286725784	9:00 am and 3:00 pm https://tinyurl.com/GovGuamOE
Legislative Channel:	Carrier Presentations will be aired (pre-recorded)	Carrier Presentations will be aired (pre-recorded)
Face to Face Presentations at Guam Museum	Friday, September 16th Monday, September 26th One to One: 9:00 am to 3:00 pm Presentations: 10:30 am	Friday, September 16th Monday, September 26th One to One: 9:00 am to 3:00 pm Presentations: 9:30 am
	Saturday, September 17th One to One: 9:00 am to 12:00 pm Presentations: 10:30 am	Saturday, September 17th One to One: 9:00 am to 12:00 pm Presentations: 9:30 am

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10. Where to Enroll:	<p>Govt of Guam Retirement Fund (GGRF) – Mon to Fri. 8am to 5pm.</p> <ul style="list-style-type: none"> • In Person: GGRF Office • GGRF Drop Box: Located in front of the building • Email Completed Form to: enroll@ggrf.com • By Mail: Postdated No Later Than Sep 26, 2022 to: 424 Route 8, Maite, GU 96910
11. Forms and Brochures are available at:	<ul style="list-style-type: none"> • The Retirement Fund Office: Beginning 9/13/2022 • TakeCare Insurance website: www.takecareasia.com/govguam2023 • SelectCare Insurance website: www.calvos.net • Dept of Administration website: http://hr.doa.guam.gu/

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