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August 18, 2021

**DEPARTMENT OF ADMINISTRATION CIRCULAR NO.: 2021-022**

Attn: All Employees, Retirees & Survivors  
From: Director, Department of Administration  
Subject: FY2022 Group Health Insurance (GHI)  
RE: Open Enrollment Period (OE) – September 1, 2021 – September 25, 2021

*Buenas yan Hafa Adai!* We are pleased to announce that the Government of Guam has successfully concluded the FY2022 Group Health Insurance (GHI) negotiations. Employees, retirees, and survivors (subscribers) may choose from either the TakeCare or SelectCare health plans for the FY2022 plan year. Both carriers will offer medical insurance and vision. SelectCare will be the exclusive plan for dental coverage. Subscribers may elect a medical and dental plan, a medical only plan, or a dental only plan.

OE is an opportunity to enroll, cancel or add eligible dependents, and receive important information for the upcoming FY22 plan year. Subscribers are advised to review brochures, rates, and provider listings. Benefits are similar amongst carriers and plans with the exception of the provider listing. Premiums are as attached.

All subscribers are encouraged to attend the OE presentations. Representatives from both insurance carriers will be conducting presentations and available to answer plan benefit-related questions. Contact your respective personnel department for an updated OE schedule (Government of Guam Retirement Fund 475-8900 / 8901 for Retirees).

Please be advised that Aetna International will no longer offer medical and dental coverage effective October 1, 2021; therefore, all subscribers are urged to enroll during the scheduled OE. **Subscribers must complete an enrollment form for either TakeCare or SelectCare during the OE or will not have coverage for FY22 plan year.** The FY22 rates will be implemented in the payroll period ending October 9, 2021 for active employees and October 15, 2021 for retirees and survivors. For reference, rates are located on the reverse side of this circular. Employees are reminded to verify that premiums are accurately deducted. Erroneous or missing of premiums will result in cancellation of coverage. Employees who are on leave without pay (LWOP) for any duration of the plan year are responsible to make full payment for the pay period(s) while on LWOP or will be terminated from coverage due to non-payment. Employees who continue their insurance coverage while on military leave without pay (MLWOP), the Government of Guam shall pay the employer's and employee's share for insurance pursuant to Title 4 GCA, Chapter 8, §8137.2 & §8209.2, Employees on Active Duty. Upon employees return to work from MLWOP status, deductions will continue on employees' payroll.

Should you have any questions, you may contact your personnel officer at your respective departments. *Si Yu'os Ma'ase.*

*Senseramente,*

Edward M. Birn, Director  
Department of Administration

# Government of Guam

## FY2022 - GROUP HEALTH INSURANCE PROGRAM RATES

Actives - Bi-Weekly Rates; Retirees - Semi-Monthly Rates

MEDICAL RATES								
HSA2000								
PLAN	CLASS	TAKECARE - HSA2000			SELECTCARE - HSA2000			
		GOV	EMP	TOTAL	GOV	EMP	TOTAL	
HSA2000	ACTIVE	I	\$89.05	\$2.04	\$91.09	\$89.05	\$32.27	\$121.32
		II	\$141.27	\$39.02	\$180.29	\$141.27	\$100.72	\$241.99
		III	\$120.13	\$32.53	\$152.66	\$120.13	\$84.49	\$204.62
		IV	\$193.63	\$54.31	\$247.94	\$193.63	\$139.87	\$333.50
HSA2000	RETIREE	I	\$263.64	\$2.21	\$265.85	\$263.64	\$130.66	\$394.30
		II	\$503.24	\$42.28	\$545.52	\$503.24	\$283.23	\$786.47
		III	\$423.83	\$35.25	\$459.08	\$423.83	\$241.21	\$665.04
		IV	\$698.12	\$58.84	\$756.96	\$698.12	\$385.77	\$1,083.89
PPO1500								
PLAN	CLASS	TAKECARE - PPO1500			SELECTCARE - PPO1500			
		GOV	EMP	TOTAL	GOV	EMP	TOTAL	
PPO1500	ACTIVE	I	\$193.23	\$72.12	\$265.35	\$193.23	\$99.77	\$293.00
		II	\$357.17	\$178.98	\$536.15	\$357.17	\$237.64	\$594.81
		III	\$300.12	\$145.73	\$445.85	\$300.12	\$194.03	\$494.15
		IV	\$489.97	\$237.31	\$727.28	\$489.97	\$317.86	\$807.83
PPO1500	RETIREE	I	\$504.27	\$78.13	\$582.40	\$504.27	\$130.56	\$634.83
		II	\$989.27	\$193.90	\$1,183.17	\$989.27	\$302.33	\$1,291.60
		III	\$836.56	\$157.87	\$994.43	\$836.56	\$248.71	\$1,085.27
		IV	\$1,384.99	\$257.09	\$1,642.08	\$1,384.99	\$408.30	\$1,793.29
RETIREE SUPPLEMENTAL PLAN (RSP) - Medicare Eligibility Requirements - Enrolled in Medicare A & B								
PLAN	CLASS	TAKECARE - RSP			SELECTCARE - RSP			
		GOV	EMP	TOTAL	GOV	EMP	TOTAL	
RSP	ACTIVE	I	\$207.74	\$0.00	\$207.74	\$207.74	\$31.68	\$239.42
		II	\$406.11	\$0.00	\$406.11	\$406.11	\$63.63	\$469.74
		III	\$469.73	\$150.04	\$619.77	\$469.73	\$0.00	\$469.73
		IV	\$469.74	\$348.41	\$818.15	\$469.74	\$0.00	\$469.74
DENTAL RATES								
PLAN	CLASS	SELECTCARE - DENTAL						
		GOV	EMP	TOTAL				
DENTAL	ACTIVE	I	\$9.23	\$6.77	\$16.00			
		II	\$12.78	\$23.32	\$36.10			
		III	\$10.45	\$18.35	\$28.80			
		IV	\$17.43	\$31.02	\$48.45			
DENTAL	RETIREE	I	\$10.00	\$7.34	\$17.34			
		II	\$13.85	\$25.26	\$39.11			
		III	\$11.33	\$19.88	\$31.21			
		IV	\$18.88	\$33.61	\$52.49			

MEDICAL & DENTAL CLASSES	ACTIVE, RETIREE, & SURVIVOR	
	CLASS I	• Subscriber Only (No Dependents)
	CLASS II	• Subscriber + Spouse (Domestic Partner) Only
	CLASS III	• Subscriber + Child/ren Only
	CLASS IV	• Subscriber + Family (Spouse/Domestic Partner & Child/ren)

RETIREE SUPPLEMENTAL PLAN (RSP)	
MEDICARE A & B PRIMARY	
CLASS I	• RSP Subscriber Only
CLASS II	• RSP Subscriber + RSP Spouse/Domestic Partner
RSP DEPENDENTS NOT MEDICARE ENROLLED	
CLASS IIb	• RSP Subscriber + Non-Medicare Spouse/Domestic Partner
CLASS III	• RSP Subscriber + Non-Medicare Child/ren
CLASS IVa	• RSP Subscriber + RSP Spouse/Domestic Partner + Non-Medicare Child/ren
CLASS IVb	• RSP Subscriber + Non-Medicare Spouse/Domestic Partner & Child/ren

\* FY2022 Medical Rates include gym benefit



**EDWARD M. BIRN**, Director  
Department of Administration

8/18/2021