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August 18, 2021

DEPARTMENT OF ADMINISTRATION CIRCULAR NO.: 2021-021

Attn: Department & Agency Heads
From: Director, Department of Administration
Subject: FY2022 Group Health Insurance (GHI)
RE: Personnel & Payroll Officer Meeting and
Open Enrollment Period – 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 may choose from one of two (2) health insurance providers for FY2022 plan year. Insurance providers for medical and vision benefits available are TakeCare and SelectCare. Dental insurance is being offered by SelectCare and a separate enrollment will be required for this insurance coverage.

As a result of the newly negotiated contracts, a Personnel and Payroll Officer Meeting is scheduled for Wednesday, August 25, 2021 from 9:00 AM -12:00 PM for line departments and 1:00 PM – 4:00 PM for autonomous agencies. Details for the OE Webinar will be forthcoming. Items such as premium payments, benefits, invoicing, and open enrollment presentations will be discussed. It is crucial that the personnel and payroll officers from each department/agency assigned attend the virtual orientation meeting. The assigned officers will be responsible for transmitting documents to the appropriate parties, and advising employees of benefit highlights, contract changes, and rates. Attendance will be mandatory for the assigned personnel/payroll officer. Your department's/agencies' attendance at this meeting is greatly appreciated.

Additionally, the Department of Administration will be hosting satellite venues for the Open Enrollment (OE) Period and several virtual presentations in coordination with the carriers. Location, times, and dates will be forthcoming.

OE is an opportunity to enroll, cancel or add eligible dependents, and receive important information with regards to medical and dental insurance benefits. Employees, retirees, and survivors (employees) are advised to review brochures and rates. Benefits are similar amongst carriers and plans with the exception of the provider listing, dental insurance and premiums.

It is advised that all members currently enrolled with the current subscriber, Aetna International, will no longer have coverage effective October 1, 2021. Therefore, we encourage departments to allow their employees the opportunity to attend the OE presentations scheduled. Employees may be granted leave to attend these presentations pursuant to DOA Personnel Rules & Regulations, §8.402, Attendance at Official Meetings/Conferences On or Off-Island.

Please be advised that the FY2022 insurance rates shall be implemented on October 1, 2021 with premiums being effective pay period ending October 9, 2021 for active employees and October 15, 2021 for retirees and survivors. Rates are attached to this circular for your reference.

Should you have any questions you may contact the Employee Benefits Branch at 475-1121/1296/1179. *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 | 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