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September 9, 2022

DEPARTMENT OF ADMINISTRATION CIRCULAR NO.: 2022-028

Attn: All Employees, Retirees & Survivors (Subscribers)

From: Director, Department of Administration

Subject: FY2023 Group Health Insurance Open Enrollment: September 13 - 26, 2022

Buenas yan Hafa Adai! This is to advise of the FY2023 Group Health Insurance (GHI) Open Enrollment (OE) Period. Government of Guam subscribers may continue to elect medical coverage with either TakeCare or SelectCare health plans. Both plans will continue to offer a PPO (Preferred Provider Organization) 1500 plan or an HSA (Health Savings Account) 2000. Medicare A & B enrolled retirees can continue coverage under the Retiree Supplemental Plan (RSP). Provided below are highlights for the FY2023 plan year.

- Subscribers may choose medical coverage under SelectCare or TakeCare. Subscribers currently enrolled do not need to complete a form if there are no changes. Subscribers may elect a medical only plan with either carrier. New subscribers or those with changes will need to submit a form.
- **Retirees** currently enrolled in the Retiree Supplemental Plan (RSP) under classes 2 or 4 (covering spouse/domestic partner/children) will need to submit a new form due to a change in premiums and class eligibility.
- Pharmacy (Rx) benefits will be administered exclusively by TakeCare as the Third Party Administrator (TPA) for the government's self-insured Rx plan. Subscribers enrolled into a medical plan regardless of the carrier will be automatically enrolled under TakeCare's Rx plan. A separate form is not needed for enrollment into the Rx benefit. As the exclusive carrier for Rx, members will access pharmacy benefits through TakeCare's formulary and network listing.
- Dental coverage is exclusively awarded to TakeCare as the TPA for the government's self-insured dental plan. Members currently enrolled in the SelectCare dental plan will be automatically enrolled under TakeCare. No form is needed to maintain current dental enrollment. Members who do not have dental coverage or who need to make changes will need to submit a dental form. Subscribers can elect a dental only plan exclusively with TakeCare under the government's self-insured plan.
- Subscribers may elect a medical and dental plan, a medical only plan, or a dental only plan. Separate forms for medical and dental must be completed for those who are not currently enrolled.
- Retirees who are enrolled under both Medicare Parts A & B must enroll in the RSP. Retirees are advised to verify that they are enrolled under the proper class as there are changes to the premium structure.
- Subscribers enrolled in the 2000 HSA plans are encouraged to open up an HSA account. This account works as a savings account and allows you to set aside money on a pre-tax basis to pay for qualified medical expenses. The savings can help to pay for deductibles, copayments, coinsurance, and other expenses (to include Rx and over the counter medications) that will help lower your overall health care costs. Please see a qualified company to open up an HSA account.

Government of Guam

FY2023 - GROUP HEALTH INSURANCE PROGRAM RATES

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

**Medical rates includes the TPA fees payable to TakeCare for the administration of the self funded Rx and dental plans

MEDICAL RATES							
HSA2000							
PLAN	CLASS	SELECTCARE** - HSA2000			TAKECARE - HSA2000		
		TOTAL	GOV	EMP	TOTAL	GOV	EMP
HSA2000 ACTIVE	I	\$159.84	\$102.75	\$57.08	\$110.46	\$108.42	\$2.04
	II	\$321.89	\$165.90	\$155.99	\$222.14	\$177.06	\$45.08
	III	\$263.12	\$132.45	\$130.68	\$181.37	\$145.16	\$36.21
	IV	\$428.73	\$214.73	\$214.00	\$293.26	\$234.43	\$58.83
HSA2000 RETIREE	I	\$406.58	\$281.53	\$125.05	\$289.88	\$287.67	\$2.21
	II	\$814.30	\$535.79	\$278.51	\$596.72	\$547.88	\$48.84
	III	\$678.74	\$442.17	\$236.57	\$495.17	\$455.94	\$39.23
	IV	\$1,106.12	\$728.98	\$377.13	\$814.06	\$750.33	\$63.73
PPO1500							
PLAN	CLASS	SELECTCARE** - PPO1500			TAKECARE - PPO1500		
		TOTAL	GOV	EMP	TOTAL	GOV	EMP
PPO1500 ACTIVE	I	\$359.64	\$201.84	\$157.80	\$284.88	\$207.51	\$77.36
	II	\$752.32	\$381.71	\$370.62	\$586.38	\$392.87	\$193.51
	III	\$593.33	\$299.90	\$293.43	\$458.33	\$312.61	\$145.71
	IV	\$976.43	\$491.68	\$484.75	\$750.51	\$511.38	\$239.13
PPO1500 RETIREE	I	\$712.35	\$544.02	\$168.33	\$633.97	\$550.16	\$83.81
	II	\$1,483.08	\$1,077.06	\$406.02	\$1,298.78	\$1,089.15	\$209.64
	III	\$1,210.79	\$886.77	\$324.02	\$1,058.40	\$900.55	\$157.85
	IV	\$2,000.19	\$1,468.32	\$531.87	\$1,748.73	\$1,489.66	\$259.06
RETIREE SUPPLEMENTAL PLAN (RSP) - Medicare Eligibility Requirements - Enrolled in Medicare A & B							
PLAN	CLASS	SELECTCARE** - RSP			TAKECARE - RSP		
		TOTAL	GOV	EMP	TOTAL	GOV	EMP
RSP	I	\$347.33	\$187.99	\$159.34	\$194.13	\$194.13	\$0.00
	Ila	\$679.37	\$366.23	\$313.14	\$378.33	\$378.33	\$0.00
	Iib	\$1,023.82	\$1,023.82	\$0.00	\$1,230.35	\$1,035.91	\$194.44
	III	\$819.48	\$819.48	\$0.00	\$907.26	\$833.25	\$74.01
	IVa	\$1,170.69	\$1,070.59	\$100.10	\$1,091.93	\$1,091.93	\$0.00
	IVb	\$1,550.33	\$1,550.33	\$0.00	\$2,024.08	\$1,571.67	\$452.41
DENTAL RATES							
PLAN	CLASS	DENTAL - GovGuam Self-Insured - Administered by TakeCare					
		TOTAL	GOV	EMP	TOTAL	GOV	EMP
DENTAL ACTIVE	I	\$18.18	\$10.49	\$7.69			
	II	\$38.98	\$13.80	\$25.18			
	III	\$31.43	\$11.41	\$20.03			
	IV	\$51.76	\$18.62	\$33.14			
DENTAL RETIREE	I	\$19.70	\$11.36	\$8.33			
	II	\$42.23	\$14.95	\$27.28			
	III	\$34.05	\$12.36	\$21.70			
	IV	\$56.07	\$20.17	\$35.90			
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 IIa	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						

Edward M Birn
Date: 2022-09-09
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