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September 14, 2022

DEPARTMENT OF ADMINISTRATION CIRCULAR NO.: 2022-031

Attn: All Employees, Retirees & Survivors (Subscribers)
From: Director, Department of Administration
Subject: Keeping your HealthCare Costs Under Control

Buenas yan Hafa Adai! Pursuant to DOA Circular No. 2022-028, the Open Enrollment Period has commenced. All Subscribers are encouraged to attend a presentation (virtual or face to face), review marketing materials and submit timely enrollment forms for the upcoming plan year.

Alongside with you, we realize that insurance costs continues to be of concern for all subscribers nationally. The government of Guam shares your concerns and continues to explore options to curb these costs while maintaining comprehensive coverage for your family's healthcare needs. With that in mind, we are providing the following information to assist with these costs:

- **Wellness Benefit (Gym) paid 100% by the government**- The government has opted to pay for this benefit. This payment is entirely reflected on the government's contribution. Subscribers are covered at no costs to their premium. All are encouraged to utilize the Wellness Benefit towards leading a healthier lifestyle and eventually reduce healthcare costs. Both SelectCare and Takecare insurance carriers offer various gym providers and wellness benefits.

- **Mail order Rx** - Designed to reduce prescription costs for maintenance medications. Subscribers can obtain Rx at a \$0 member co-payment for preferred generic drug. Please consult with your physician if this is available for your Rx.

- **Health Savings Account (HSA)** - The HSA plans are designed to offer lower premiums and have access to funds for medical needs. Subscribers enrolled with the HSA2000 plan are encouraged to open up an HSA. The account works as a savings account and allows you to set money aside to pay for qualified medical expenses. The funds are tax sheltered. Subscribers may contact the Administrative Services Corp. (ASC) at 671-477-2724 for more information noting other companies offer HSA services.

- **Emergency Care and Urgent Care** - Subscribers are urged to seek life threatening care in the ER when immediate medical attention is required. Subscribers are encouraged to seek care at an urgent care facility for injuries or illnesses that require prompt attention but are not serious in nature. Seeking the right care depending on the medical need will aid in overall healthcare costs.

- **Preventive Care - Annual exams, wellness, immunizations, and well-baby care** - Subscribers are encouraged to make annual visits to their primary care provider for routine exams. Preventive care helps detect or prevent serious diseases and costly medical expenses before they become a major concern.

As a community of one, we are all encouraged to live a healthy lifestyle and seek proper medical care. The government of Guam understands your concerns and will continue to aggressively explore options to help reduce healthcare costs. Si Yu'us Ma'ase.

Senseramente,

Edward M Birn
Date:2022-09-14
T15:35:37+10:00

Edward M. Birn, Director
Department of Administration