



GUAM MEMORIAL HOSPITAL AUTHORITY

ATURIDÁT ESPETÁT MIMURIÁT GUÅHÑ

850 Governor Carlos Camacho Road, Tamuning, Guam 96913
Operator: (671) 647-2330 or 2552 | Fax: (671) 649-5508



INFORMATIONAL CIRCULAR NO. 2021-103 (Part 1 of 3)

TO: All Employees, Medical Staff Members, and Volunteers

FROM: Hospital Administrator/CEO

DATE: August 30, 2021

SUBJECT: **Government of Guam Open Enrollment for Group Health Medical and Dental Insurance Coverage Overview**

Hafa Ada! The Government of Guam Group Health Insurance **Open Enrollment begins on September 1, 2021 and ends on September 25, 2021.** Attached for your reference is Department of Administration Circular No.: 2021-022. All employees currently enrolled with Aetna International medical and/or dental Insurance, your coverage will terminate effective September 30, 2021. All employees eligible and enrolling with the FY 2022 Government of Guam Group Health plan will be required to submit new enrollment forms, there are no “carry overs” this year. The new FY 2022 rates will be effective pay period ending October 9, 2021 and appear on your October 15, 2021 paycheck, with coverage effective October 1, 2021. This year employees may choose medical insurance from the (2) two options available, TakeCare Insurance and SelectCare Insurance.

Medical Only options:

1. TakeCare Insurance
2. SelectCare Insurance

1. TakeCare Medical Plan with SelectCare Dental Plan (an enrollment form from each carrier will need to be completed).
2. SelectCare Medical and Dental Plans

Medical and Dental options:

All forms, brochures and booklets will be available at the start of open enrollment to electronically download and print from the insurance carrier websites and the GMHA website. Pre-printed pamphlets from the insurance carriers are limited within our Human Resources Department. If you prefer to have a pre-printed pamphlet, please contact the Human Resources office to make a request. In addition, you may coordinate and request for pre-printed pamphlets directly with the insurance carrier(s):

TakeCare Customer Service

Monday – Friday; 8am – 5pm
(671) 647-3526

Customerservice@takecareasia.com

SelectCare Customer Service

Monday – Friday; 9am – 4:30pm
(671) 477-9808

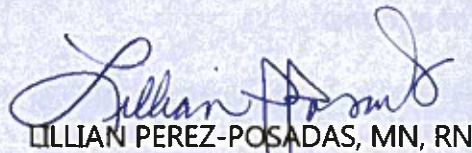
service@calvos.com

Efforts to continue minimizing physical social contact during the group health open enrollment period is still very prevalent. Therefore, the FY22 process of open enrollment will be available to employees by the following methods listed below:

1. **In-person Orientation** – Insurance carriers will facilitate and conduct their open enrollment orientation(s) at a location accessible to the public.
2. **Online Orientation & Online Enrollment** – Orientation Presentations will be available on the Insurance carrier websites as well as our GMHA website. Online Enrollment will be available at each insurance carrier(s) website.
3. **Email Electronic Submission** – Employees may download enrollment forms from the insurance carrier websites and the GMHA website, print, complete, scan and submit via email to human.resources@gmha.org. HR staff will review each submission for completeness and reply to your email if additional information is needed.
4. **Drop-box Submission** – Employees may submit their enrollment forms by utilizing the HR drop-box at the entrance of GMHA, also known as Post 1. HR staff will check the drop box daily and review for completeness. If your enrollment form requires additional information to complete, HR will contact you on the phone number provided on your enrollment form.
5. **Human Resources Office Submission** – HR may assist in office by appointment only, as they are equipped to service one (1) customer at any time. Thank you for your understanding and cooperation. Office Hours are Monday – Friday, 7am to 4pm.

Additional information specific to the (2) two health plans being offered will be provided via additional GMHA informational circulars, as they become available. Stay tuned for Part 2 of 3, TakeCare Insurance Open Enrollment.

For any other questions, please call the Human Resources Department at (671) 647-2171 or email human.resources@gmha.org. *Si Yu'os Ma'ase!*



LILLIAN PEREZ-POSADAS, MN, RN

cc: Board of Trustees
President, Medical Staff
President, GMHVA



EDWARD M. BIRN
Director (*Direktot*)
BERNADINE C. GINES
Deputy Director (*Sigundo Direktot*)

**DEPARTMENT OF
ADMINISTRATION**
DIPATTAMENTON ATMENESTRASION
DIRECTOR'S OFFICE
(*Ufisanan Direktot*)
Telephone (*Telifon*): (671) 475-1101/1250



LOURDES A. LEON GUERRERO
Governor (*Maga'håga*)
JOSHUA F. TENORIO
Lt. Governor (*Sigundo Maga'låhi*)

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	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