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JOSHUA F. TENORIO
Lt. Governor (Sigundo Maga'låhi)

DEPARTMENT OF ADMINISTRATION CIRCULAR NO: 2025-038

Attn: All Employees, Retirees and Survivors (Subscribers)
From: Director, Department of Administration
Subject: **FY2026 Group Health Insurance Open Enrollment Period:
September 16-27, 2025**

Buenas yan Hafa Adai! The Government of Guam announces the FY2026 Open Enrollment (OE) period for its self-funded Group Health Insurance (GHI) program. Coverage will be administered exclusively through Calvo's SelectCare Insurance, Inc. for medical, pharmacy, and vision benefits, and NetCare Life & Health Insurance for dental benefits.

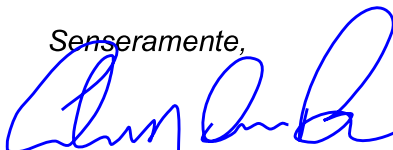
Thanks to the continued success and stability of the self-funded GHI program, we are proud to share that the employee share of premiums will remain unchanged for FY2026. Subscribers will not experience any increase in their insurance costs.

Current subscribers will continue their coverage with SelectCare and/or NetCare. No action is required unless changes are being made. Employees, retirees or survivors who are not currently enrolled or who wish to make changes must complete the required forms during the OE period. Representatives will be available at the Guam Museum, the designated OE venue, to assist with enrollment. Online enrollment, virtual sessions, and in-person presentations will be available. All subscribers are encouraged to participate and stay informed.

Subscribers with outstanding premium balances from prior plan years will not be eligible to enroll in future government sponsored insurance plans to include being enrolled as a dependent. Coverage termination will be retroactive to the last payment date. To avoid disruption, subscribers are urged to verify payroll deductions and report any discrepancies immediately. Subscribers with premium balances will be terminated accordingly. Timely payment of premiums is essential to maintain coverage.

Line agency employees may enroll directly at the OE venue. Autonomous agency employees, retirees & survivors may enroll through their respective HR offices/Retirement Fund, or at the OE venue. Online enrollment is also available via SelectCare and NetCare websites. For additional information, please visit the Department of Administration's website at <https://hr.doa.guam.gov/insurance-division/> or contact our office at 671-475-1296/1197. ***Si Yu'us Ma'ase.***

Senseramente,



EDWARD M. BIRN
Director

Attachments



GOVERNMENT OF GUAM

FY2026 - SELF-INSURED GROUP HEALTH INSURANCE PROGRAM RATES

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

**FY
2026**

MEDICAL, PHARMACY & VISION RATES

HEALTH SAVINGS ACCOUNT (HSA)

SELECTCARE - HSA2000

PLAN	CLASS	EMP/RET	GOV	TOTAL
HSA ACTIVE	I	\$2.04	\$159.25	\$161.29
	II	\$45.08	\$277.50	\$322.58
	III	\$36.21	\$229.92	\$266.13
	IV	\$58.83	\$376.66	\$435.49
HSA RETIREE	I	\$2.21	\$434.62	\$436.83
	II	\$48.84	\$824.82	\$873.66
	III	\$39.23	\$511.18	\$550.41
	IV	\$63.73	\$932.24	\$995.97

PREFERRED PROVIDER ORGANIZATION (PPO)

SELECTCARE - PPO1500

PLAN	CLASS	EMP/RET	GOV	TOTAL
PPO ACTIVE	I	\$77.36	\$313.43	\$390.79
	II	\$193.51	\$588.07	\$781.58
	III	\$145.71	\$499.10	\$644.81
	IV	\$239.13	\$816.01	\$1,055.14
PPO RETIREE	I	\$83.81	\$974.58	\$1,058.39
	II	\$209.64	\$1,907.14	\$2,116.78
	III	\$157.85	\$1,175.72	\$1,333.57
	IV	\$259.06	\$2,154.07	\$2,413.13

RETIREE SUPPLEMENTAL PLAN (RSP)

Medicare Eligibility Requirements - Enrolled in Medicare A & B
Retirees who return to active employment with the government of Guam
are not eligible to enroll under the RSP [Circular 2024-008].

SELECTCARE - RSP

PLAN	CLASS	RETIREE	GOV	TOTAL
RSP	I	\$0.00	\$247.46	\$247.46
	Ila	\$0.00	\$494.93	\$494.93
	Ilb	\$25.00	\$1,155.03	\$1,180.03
	III	\$25.00	\$423.61	\$448.61
	IVa	\$25.00	\$1,401.96	\$1,426.96
	IVb	\$25.00	\$1,401.96	\$1,426.96

DENTAL RATES

DENTAL

NETCARE - DENTAL 1500

PLAN	CLASS	EMP/RET	GOV	TOTAL
DENTAL ACTIVE	I	\$8.77	\$14.32	\$23.09
	II	\$28.38	\$21.27	\$49.65
	III	\$22.78	\$17.63	\$40.41
	IV	\$37.29	\$28.53	\$65.82
DENTAL RETIREE	I	\$9.05	\$15.97	\$25.02
	II	\$30.14	\$23.65	\$53.79
	III	\$24.19	\$19.59	\$43.78
	IV	\$39.59	\$31.71	\$71.30

HSA, PPO & DENTAL CLASSES

MEDICAL & DENTAL CLASSES	CLASS I	Subscriber Only (No Dependents)
	CLASS II	Subscriber + Spouse (Domestic Partner) Only
	CLASS III	Subscriber + Child/ren Only
	CLASS IV	Subscriber + Dependents (Spouse/Domestic Partner & Child/ren)

RSP CLASSES

MEDICAL RSP	CLASS I	RSP Subscriber Only
	CLASS IIa	RSP Subscriber + RSP Spouse/Domestic Partner (Medicare A & B Both Enrolled)
	CLASS IIb	RSP Subscriber + Non-Medicare Spouse/Domestic Partner
	CLASS III	RSP Subscriber + Non-Medicare Child/ren
	CLASS IVa	RSP Subscriber + Dependents (Spouse/Domestic Partner enrolled in Both Medicare A & B + Non-Medicare Child/ren)
	CLASS IVb	RSP Subscriber + Dependents (Non-Medicare Spouse/Domestic Partner + Child/ren)

*Medical rates include gym benefit.

*Subscribers with unpaid premiums from prior plan years are not eligible to enroll, including as dependents, until balances are cleared.

*Please check your payroll deductions and report any issues promptly.

EDWARD M. BIRN, Director
Department of Administration

August 29, 2025

DATE



GOVERNMENT OF GUAM SELF-INSURED GROUP HEALTH INSURANCE

FY2026 OPEN ENROLLMENT SCHEDULE



GUAM MUSEUM | 193 Chalan Santo Papa Juan Pablo Dos Hagatna, Guam 96910 | Doors open at 8:30am

SEPTEMBER 2025	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	15	16	17	18	19	20
		Multipurpose Room 8:30am – 3pm	Multipurpose Room 8:30am – 3pm	Multipurpose Room 8:30am – 3pm	Multipurpose Room 8:30am – 3pm	Multipurpose Room 9am – 12pm
		Presentations	Presentations	Presentations	Medicare Outreach	Presentations
		Museum Theater: 9am & 1pm	Museum Theater: 9am & 1pm	Museum Theater: 9am & 1pm	Museum Theater: 10am-12pm	Museum Theater: 10am
		Virtual: 9am & 1pm	Virtual: 9am & 1pm	Virtual: 9am & 1pm	Virtual: 10am-12pm	Virtual: 10am
	22	23	24	25	26	27
	Multipurpose Room 8:30am – 3pm	Multipurpose Room 8:30am – 3pm	Multipurpose Room 8:30am – 3pm	Multipurpose Room 8:30am – 3pm	Multipurpose Room 8:30am – 3pm	Multipurpose Room 9am – 12pm
	Presentations	Presentations	Presentations	Presentations	Presentations	Presentations
	Museum Theater: 9am & 1pm	Museum Theater: 9am & 1pm	Museum Theater: 9am & 1pm	Museum Theater: 9am & 1pm	Museum Theater: 9am & 1pm	Museum Theater: 10am
	Virtual: 9am & 1pm	Virtual: 9am & 1pm	Virtual: 9am & 1pm	Virtual: 9am & 1pm	Virtual: 9am & 1pm	Virtual: 10am

You may enroll or speak with a representative at SelectCare or NetCare's Office between 3pm-5:30pm.
For more information, please contact your HR.

FY2026 GOVGUAM GROUP HEALTH INSURANCE OPEN ENROLLMENT (OE)

Satellite Location	Guam Museum	
OE Period	Sept. 16, 2025 – Sept. 27, 2025	
Days	Date	Time
Monday -Friday	Sept 16-19 & 22-26	8:30am – 3pm
Saturday's	Sept. 20 & 27	9am-12pm
SelectCare & NetCare OE Office Hours	Monday – Friday 3pm-5:30pm	

TPA:	SELECTCARE	NETCARE
FY2026 Benefit:	MEDICAL	DENTAL
Online Enrollment Portal:		
Contact Number:	(671) 477-9808	(671) 472-3610
Email Address:	service@calvos.com	GovGuam@netcarelifeandhealth.com
Website:	www.calvos.net	www.netcarelifeandhealth.com
Hours of Operation:	Monday - Friday 8:30am - 5:30pm	Monday - Friday 8:00am to 5:00pm
Virtual Presentation Link: Please refer to schedule for presentation dates & times	Join Zoom Meeting https://us02web.zoom.us/j/85140081287?pwd=uAUlachfrVIHLLWKlu1W6UygXGzjWV.1 Meeting ID: 851 4008 1287 Passcode: 874321	

FY2026 GHI OE ENROLLMENT GUIDELINES

No Changes – Rollover	New Enrollment	Change of Status (COS)	Cancel Coverage
No Action required Medical and/or Dental benefits will continue for FY2026. Rates will remain the same.	Completion of enrollment form required. Please ensure supporting documents are submitted with enrollment as applicable.	Completion of enrollment form required. <ul style="list-style-type: none"> ▪ Add/Delete Dependent ▪ Change Plan/Class ▪ Update Info 	Completion of COS form required.