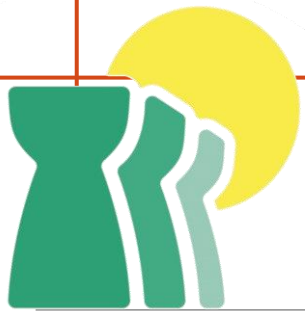


FY2026 GROUP HEALTH INSURANCE

PERSONNEL & PAYROLL OFFICER MEETING

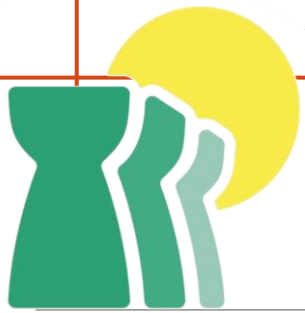


SEPTEMBER 11, 2025



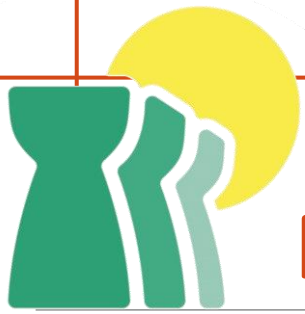
AGENDA

- | | |
|---|---------------------------------|
| I. FY2026 PLAN BENEFITS | VII. TRANSMITTAL PROCESS |
| II. OPEN ENROLLMENT INFORMATION | VIII. SUBSCRIBER STATUS |
| III. ENROLLMENT/CANCELATION
PROCEDURES | IX. DOA ACCOUNTING PRESENTATION |
| IV. COVERAGE ACTIVATION PROCESS | X. SELECTCARE PRESENTATION |
| V. ELIGIBILITY GUIDELINES | XI. NETCARE PRESENTATION |
| VI. QUALIFYING EVENTS | XII. DISCUSSION |
| | XIII. CONTACT INFORMATION |



FY2026 Government of Guam Self-Funded Group Health Insurance

SELF-FUNDED EXCLUSIVE MEDICAL, PHARMACY & FOSTER	SELF-FUNDED EXCLUSIVE DENTAL
	
PPO1500 HSA2000 RETIREE SUPPLEMENTAL PLAN (RSP)	DENTAL 1500



FY2026 OPEN ENROLLMENT INFORMATION

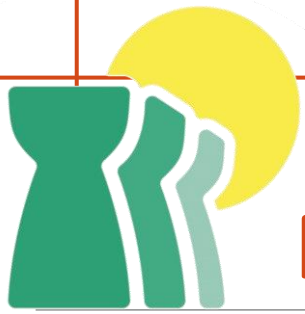
I. OE DATES: SEPTEMBER 16, 2025 – SEPTEMBER 27, 2025

II. EFFECTIVE DATE OF COVERAGE

- OCTOBER 1, 2025

III. FIRST DEDUCTION

- ACTIVE- PPE: OCTOBER 4, 2025
- RETIREES/SURVIVORS- PPE: OCTOBER 15, 2025

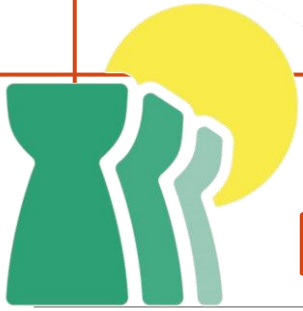


FY2026 OPEN ENROLLMENT INFORMATION

LOCATION

☐ SATELLITE LOCATION

- **GUAM MUSEUM – MULTIPURPOSE ROOM**
- **Monday –Friday | 8:30AM – 3:00PM**
- **Saturday, Sept. 20 & 27, 2025 | 9AM – 12:00PM**



FY2026 OPEN ENROLLMENT INFORMATION

PRESENTATIONS

☐ TPA PRESENTATIONS

GUAM MUSEUM AUDITORIUM/THEATER– In Person

- September 16-18 & 20-27 | 9am & 1pm | Monday to Friday
- ***September 19 | 10am-12pm | Friday – Medicare Outreach (for Retirees & Survivors)***
- September 20 & 27 | 10am | Saturday

VIRTUAL PRESENTATIONS

- 9am & 1pm | Mon to Friday
- 10am | Saturdays
- Please refer to DOA Circular 2025-038 attached OE Calendar

Links will be on the DOA Website & attached to the circular



ENROLLMENT GUIDELINES

NO CHANGES -ROLLOVER	NEW ENROLLMENT	CHANGE OF STATUS	TERMINATION
<p>NO ACTION REQUIRED</p> <ul style="list-style-type: none">MEDICAL AND DENTAL INSURANCE BENEFITS WILL CONTINUE WITH THE AWARDED TPA AT THE NEW RATES FOR FY2026 <p>Please have employees verify current coverage and deductions to ensure proper enrollment.</p>	<p>ACTION REQUIRED</p> <ul style="list-style-type: none">COMPLETION OF ENROLLMENT FORM REQUIRED	<p>ACTION REQUIRED</p> <ul style="list-style-type: none">ADD/DELETE DEPENDENTNAME CHANGECHANGE CLASS/PLANUPDATE INFO <p>COMPLETION OF ENROLLMENT FORM REQUIRED</p>	<p>ACTION REQUIRED</p> <ul style="list-style-type: none">COMPLETION OF A SC or NC TERMINATION FORM REQUIRED

•Please ensure supporting documents are submitted with enrollment as applicable.



ELIGIBILITY GUIDELINES

SUBSCRIBER	DEPENDENT
<ol style="list-style-type: none">1. Active: Must be working 30 hours or more per week excluding retirees returning to active status2. Retiree or Survivor of GovGuam3. Must be a resident of Guam	<ol style="list-style-type: none">1. Legal Spouse – MC may be required2. Domestic Partner (DP) DP Affidavit Required*3. Legal children<ol style="list-style-type: none">1. Natural born child/ren – BC may be required if different last name2. Step Child/ren – MC & BC required*3. Court Legal guardianship – BC & Court Documents required*4. Disabled dependents above legal age –documents required* <p>*Supporting documents required</p>

***PLEASE ENSURE ALL FORMS SUBMITTED ARE COMPLETE TO INCLUDE SUPPORTING DOCUMENTS TO AVOID DISCREPANCIES.**



QUALIFYING EVENT

Qualifying Event	Detail	Effective Date
New Employee	May enroll within 31 days from the Date of Hire.	Beginning of the next pay period based on date submitted.
Newborn	May add newborn within 31 days from birth	Coverage effective when child/ren is born. Effective date for premium payments retroactive to pay period closest to date of birth.
Legal Guardian Appointment or Adoption	May add dependent within 31 days from the effective date of Court Order Approval	
Change of Work Schedule to 30 hours or more	May enroll within 31 days from work schedule change	Beginning of the next pay period upon completion of a change of status form within 31 days of status change
Marriage	Date of Marriage	Beginning of the next pay period based on date submitted.
Survivor of a Retiree (Surviving Spouse Enrollment)	May enroll for coverage within 31 days from survivorship	Beginning of the next pay period upon completion of a change of status form within 31 days of status change
Resignation	Date of Separation	Last pay period ending or last deduction.
Death of Subscribers	Date of Death If subscriber deceased: Form shall be completed by the respective departments and transmitted to the TPA. If deceased dependent: Change of status form to be completed to delete dependent and change class deduction as applicable.	Last pay period ending or last deduction.
Divorce	May enroll within 31 days from date on Divorce Decree or; Change of Status form required to delete dependent and change class if currently enrolled.	Beginning of the next pay period upon completion of a change of status form within 31 days of status change
Long Term Disability	Date of Disability	Date of disability
Military Leave	May terminate plan prior to date of active orders. May enroll within 31 days of return from active orders. Military orders submission required.	Beginning of the next pay period upon completion of a change of status form within 31 days of status change
Loss of coverage	May enroll within 31 days from coverage loss. HIPAA certification required to enroll.	Beginning of the next pay period upon completion of a change of status form within 31 days of status change
New Medicare Part B Recipient	May enroll within 31 days from effective date of Part B. Must have both Part A & B to enroll under the Retiree Supplemental Plan.	Beginning of the next pay period upon completion of a change of status form. Pursuant to 4GCA 4301 (b) Medicare Part A & B eligible must enroll under the RSP should they elect to participate in GovGuam health plan.

ENROLLMENT LOCK-IN NOTICE

Once enrolled in a health insurance plan under GovGuam, subscribers and their enrolled dependents are subject to a lock-in provision. This means:

- * Coverage cannot be canceled or changed outside of the annual Open Enrollment (OE) period.
- * Exceptions apply only if the subscriber experiences a Qualifying Event (QE) or becomes eligible for a Special Enrollment Period (SEP).

Please note that enrollment in another health insurance policy does not qualify as a life event and will not allow cancellation of your current coverage outside of OE.

All requests for changes due to QE or SEP must be submitted with supporting documents within 31 days from the effective date for review.

Open Enrollment Transmittal Process

TPA FORM INTAKE

GUAM MUSEUM-VENUE

THE FLOW

HARDCOPY

ONLY COMPLETED
FORMS
W/ATTACHMENTS SHALL
BE RECEIVED

TPA will transmit daily to
the respective Dept to
validate Employment
Status & Eligibility

HR to transmit to
Payroll

ONLINE ENROLLMENT

ONLINE
ENROLLMENT

TPA to validate
complete
enrollment forms

TPA to transmit to
HR

HR to validate
and transmit to
Payroll.



AUDITS

THE FLOW

LINE & AUTONOMOUS AGENCIES

AUDIT DEDUCTIONS

- PPE 10/4/2025- Active
- PPE 10/15/2025 – Ret/Sur

IDENTIFY DISCREPANCIES

REPORT CORRECTIONS TO PAYROLL & TPA

****PLEASE ADVISE EMPLOYEES/RETIREES/SURVIVORS TO MONITOR THEIR DEDUCTIONS AND IMMEDIATELY REPORT ANY DISCREPANCIES.**

After OE Transmittal Process

METHOD OF ENROLLMENT

ONLINE – PREFERRED METHOD

QR CODE & LINKS AVAILABLE

SOFT COPIES WILL BE PROVIDED IN BATCHES
BY THE TPA TO THE RESPECTIVE DEPTS.

TPA TO PROVIDE AN EXCEL FILE OF
ENROLLMENTS/COS FOR HR REVIEW
& PROCESS

HARDCOPY

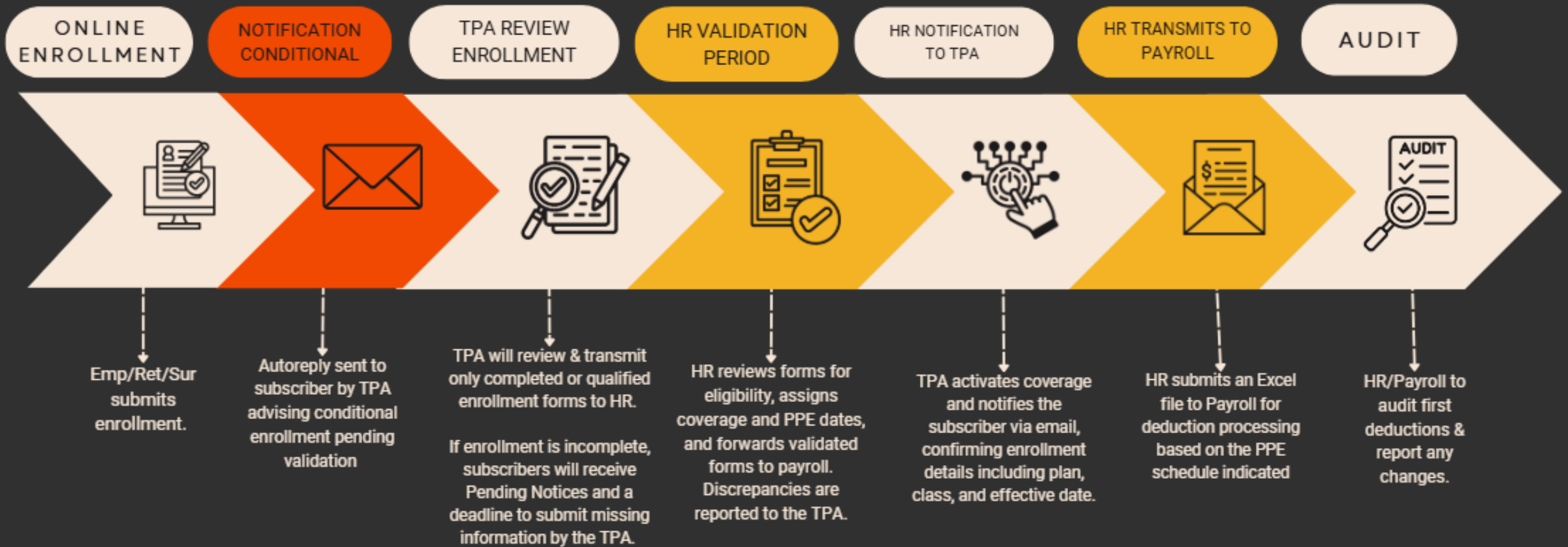
TRANSMIT AS USUAL

LIMITED DISTRIBUTION WILL BE SENT TO
AUTONOMOUS AGENCIES

FILLABLE FORMS AVAILABLE ONLINE

AFTER OPEN ENROLLMENT

FY2026 GHI ONLINE ENROLLMENT WORKFLOW





COVERAGE ACTIVATION PROCESS

CONTRACT LANGUAGE	
	<p>The effective date of coverage is based on the receipt of a completed Enrollment or Change of Status (COS) form. Coverage will begin on the first day of the next pay period following the submission date. Exceptions apply for dependents: coverage for newborns begins on the date of birth, and coverage for adopted dependents begins on the date custody is assumed.</p> <p>*Please refer to the QE Chart</p>
<p>Any claims incurred prior to the effective date will not be covered.</p>	

EXAMPLES

ACTIVE EMP

Please reference
QE chart

EXAMPLE 1: New Employee	
Enrollment received	Monday, October 6
Effective date of Coverage	PPB: October 19
First Deduction	PPE: November 1

EXAMPLE 2: Change of Status – Add new born	
Enrollment received	Friday, October 31
Dependent DOB	10/8/2025
Effective date of Coverage	10/8/2025 - retro to DOB
First Deduction	PPE: 10/18/2025

Month	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
OCT	5	6	7	8	9	10	11	12	13	14	15	16	17	18
OCT/ NOV	19	20	21	22	23	24	25	26	27	28	29	30	31	1
NOV	2	3	4	5	6	7	8	9	10	11	12	13	14	15

EXAMPLES

RETIREEES

Please reference
QE chart

EXAMPLE 1: New Retiree	
Enrollment received	Monday, October 6
Effective date of Coverage	PPB: October 16
First Deduction	PPE: October 31
EXAMPLE 2: Change of Status – Medicare Eligible for Part A & B – RSP	
Coverage	PPO 1500 C1
Date effective Part B	November
COS received to enroll in RSP	Wednesday, December 3 <small>Note: Only plan change allowed. Class to remain the same.</small>
Effective Date of Coverage	PPB: December 16
First Deduction	PPE: December 31



CANCELLATION OF COVERAGE PROCESS

POLICY

The final payroll deduction and coverage termination date are contingent upon the employee's official separation or termination effective date. To qualify for coverage through the final pay period, the employee must have worked or been on paid leave for a minimum of 32 hours within that pay period.

Circular regarding this policy is forthcoming.

EXAMPLES

Please reference
QE chart

EXAMPLE 1: Separation

Date of Separation	Monday, October 13
Final Deduction & Last date of coverage	PPE: October 18

EXAMPLE 2: Resignation

Date of Resignation	Monday, October 20
Final Deduction & Last date of coverage	PPE: 10/18/2025
Reason	Did not meet the 32 hour requirement

EXAMPLE 3: Transfer Employee with no break in service. Emp elects to continue benefits

Separating from Dept A	October 24
Final Deduction & Last date of coverage	November 1
Hired at Dept B	October 27
First deduction	PPE: November 15

Month	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
OCT	5	6	7	8	9	10	11	12	13	14	15	16	17	18
OCT/ NOV	19	20	21	22	23	24	25	26	27	28	29	30	31	1
NOV	2	3	4	5	6	7	8	9	10	11	12	13	14	15

APPROVED LEAVE WITHOUT PAY

POLICY – Government Contributions

Employees must work or be on paid leave for at least 32 hours per pay period to receive the government's contribution toward health insurance. If the 32 hour threshold is not met, the employee is responsible to pay government & employee share to maintain coverage.



SUBSCRIBER STATUS

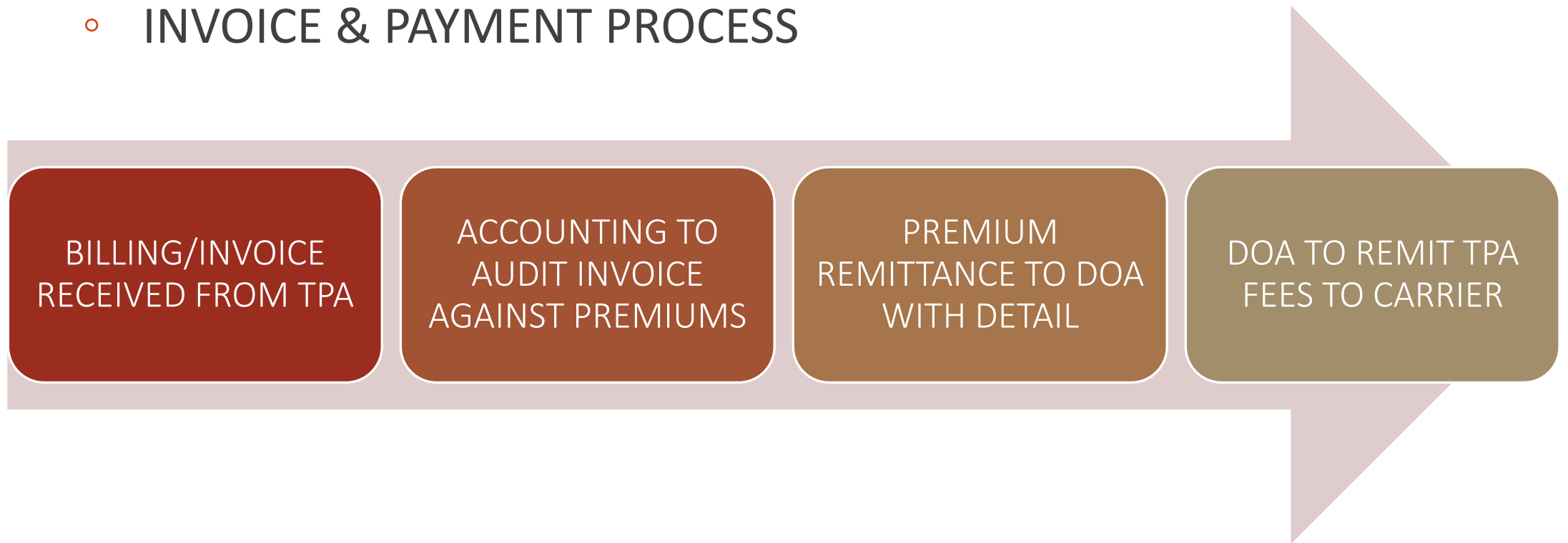
ACTIVE				ACTIVE, RETIREE & SURVIVOR
APPROVED LEAVE WITHOUT PAY (LWOP)	MILITARY LEAVE WITHOUT PAY (MLWOP)	FAMILY MEDICAL LEAVE ACT (FMLA)	UNDETERMINE STATUS UNAUTHORIZED LEAVE	NON-PAYMENT
Emp must pay both GG and Emp Share to maintain coverage. Prior to going on this status. <i>Emp must work or be on paid leave status for 32hrs or more per pay period for Gov't to pay its share</i>	GG will pay both shares if employee did not cancel coverage.	GG will remit for their share when Emp share is received for the duration on this status.	Termination retro to the last day of payment.	Termination retro to the last day of payment.

- Autonomous agencies are authorized to terminate coverage for employees, retirees or survivors whose status changes.
- Please report any employee/s separating from your department/agency to the TPAs.
- DOA is authorized to pull from line agencies and autonomous agencies will be billed for both shares for failure to timely terminate coverage. DOA Circular 2025-037

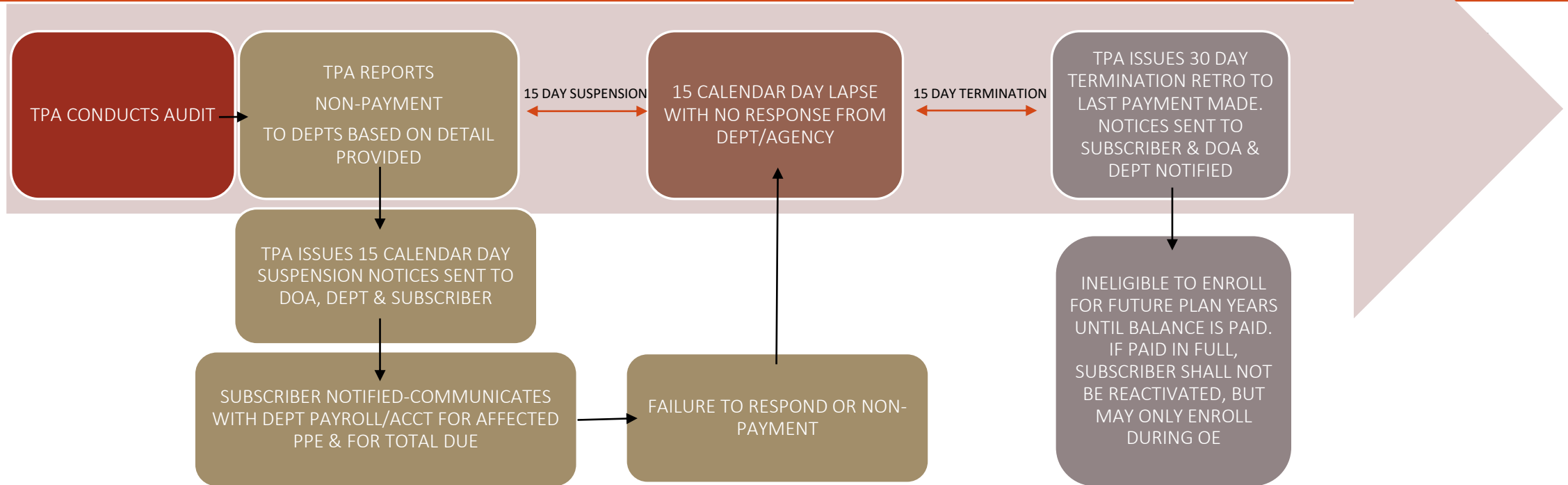
DOA DIVISION OF ACCOUNTS

ACCOUNTING PRESENTATION

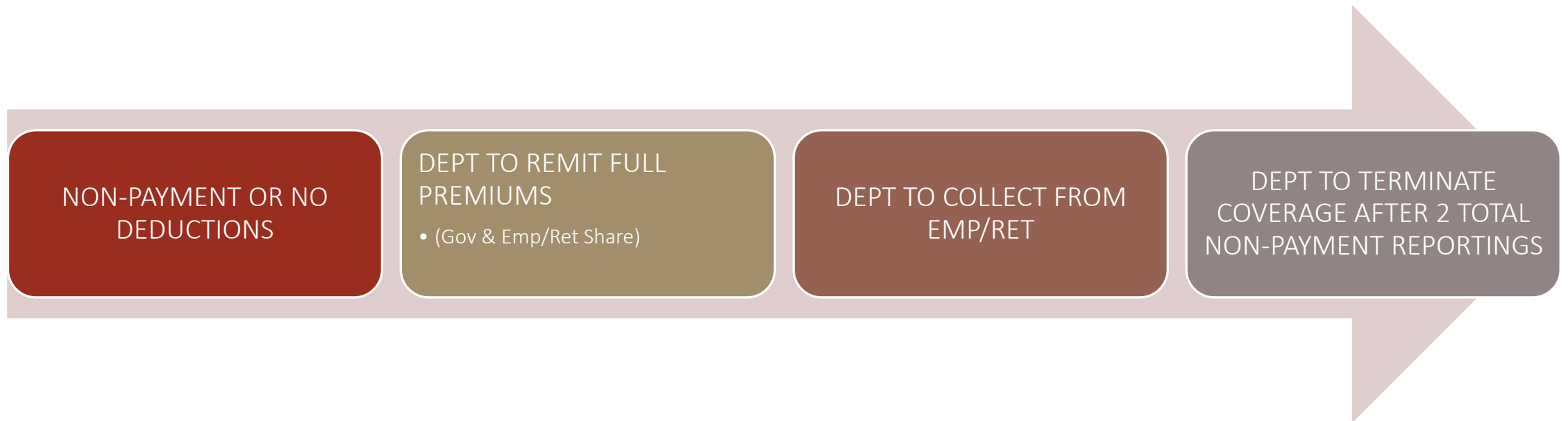
- INVOICE & PAYMENT PROCESS



PAYMENT AND AUDIT FLOW PROCESS



NON-PAYMENT





TPA CONTACT INFORMATION



SELECTCARE

(671) 477-9808
115 Chalan Santo Papa
P.O. Box FJ
Hagåtña, Guam 96932
Mon-Fri: 8:30am - 5:30pm
Email: service@calvos.com
Website: www.calvos.net



NETCARE

(671) 472-3610
424 West O' Brien Drive,
Julale Center Suite 200
Hagatna, Guam 96910
Mon-Fri: 8:30am - 5:00pm
Email: GovGuam@netcarelifeandhealth.com
Website: www.netcarelifeandhealth.com



DOA CONTACT INFORMATION

DEPARTMENT OF ADMINISTRATION

Insurance Division	Division of Accounts
671-475-1296/1197/1121/1179 590 S. Marine Corps Drive 1st Floor, ITC Building Suite 142 Tamuning, Guam 96913 Email: healthinsurance@doa.guam.gov Website: www.hr.doa.guam.gov/insurancedivision	671-477-5861 or 671-475-1166 590 S. Marine Corps Drive 7th Floor, ITC Building Tamuning, Guam 96913 Email: Accounting-Insurance@doa.guam.gov Website: https://da.doa.guam.gov/



QUESTIONS