



QUESTION	ANSWER
OPEN ENROLLMENT	
1. If an employee is off island for medical or vacation, upon return and they need to make changes, will they be given the option to make a change	For medical situations – it will be handled on a case-by-case basis. There is no exception to those on vacation.
2. Will the departments be receiving an electronic copy of the application in addition to the excel file?	Yes, TPAs will transmit an excel file to HR for processing. Electronic copies of all forms will be sent in batches to the respective departments.
3. Some of Employees have requested for the Physical Carbon Enrollment Forms. Would we be able to request for a few Forms?	We encourage all employees to complete enrollment online. Only a limited quantity of printed forms & brochures will be made available, and distribution will be prioritized for autonomous agencies, primarily Retirement Fund.
4. Will hard copy enrollment forms and handbooks be delivered to our office or do we pick them up? Some employees prefer old school.	TPA's will deliver hardcopy of forms and handbooks to the autonomous agencies in limited quantities. All are encouraged to go on-line and view the OE materials.
5. What is the process for employees who are off-island during the open enrollment period and need to make changes?	Employees may make changes via the online portal during the open enrollment period.
COVERAGE	
6. You mentioned we have to get pre-approved for any visits if we are off island?	All off-island services must be coordinated through the TPAs for medical and dental.
7. RSP plan if the member does not come in for RSP. A & B but did not notify GGRF. They are required to enroll into the RSP?	Pursuant to Public Law 34-95, all retired employees and survivors of a retired employee who are enrolled in Medicare (Parts A and B), and elect to participate in the GovGuam health insurance plan, shall enroll in the Retiree Supplemental Plan. Medical TPA will report if a retiree/survivor has Medicare A & B.
8. Is Guam Gov. providing a health savings plan?	GovGuam does not offer a health savings plan. GovGuam offers a high deductible health plan (HDHP) through HSA2000 plan. Subscribers can open a health savings plan with any company that offers its services. Locally, ASC is one of a few companies that offer an HSA plan.
9. If we have dependents staying off-island how do they get pre-approvals for visits?	<p><u>SelectCare</u> Contact our office for guidance. It will depend on location and service needed. Please contact 671-477-9808 or email service@calvos.com</p> <p><u>NetCare</u> Please contact 671-472-3610 or email csr@netcarelifeandhealth.com</p>
10. Eye examinations credit of \$150 still applicable within the FY?	Vision exams are covered in FY2026 and they are not included in the \$150 max. The \$150 applies to

	hardware and resets with the new plan year. It does not roll over.
11. For Calvos Insurance- is there a cut off date to submit our medical receipts to apply for deductibles	You have 120 days to submit from the date of service.
PROCESS	
12. GEDA is autonomous and we've had issues with the TPA not receiving payment. Are we able to pay the TPA directly?	<p>No, DOA coordinates payment. Please remit payment to DOA and details to DOA & the TPAs on a biweekly (active)/semi-weekly (retirees) basis.</p> <p>You may contact DOA Division of Accounts at 671-477-5861, 671-475-1166 or email: Accounting-Insurance@doa.guam.gov</p>
13. For clarification, when there are 2 consecutive non-payments applicable to both active employees and retirees, is it required to submit a termination form?	If there are 2 consecutive non-payments for all subscribers, it is not required to submit a termination form. Departments are authorized to report any changes promptly to the TPAs identifying affected member due to non-payment.
14. We recently had issues where NC and SC had different understanding of effective coverage dates for a new enrollee which caused confusion because effective dates were different for medical and dental for the employee. Kindly provide clarity again to ensure that we are all on the same page. Thank you.	<p>Subscriber's may have different effective dates for Health and Dental insurance because effective date depends on when the subscriber submits an enrollment form for each.</p> <p>Please refer to the examples provided on the slide deck presented during the Personnel & Payroll meeting.</p>
ELIGIBILITY	
15. Can a retiree change class when they become eligible for RSP?	No, they shall only change plans and must remain in the same class from the existing enrollment. If retiree is not currently enrolled, they must wait until OE.
16. I have an employee who just got married, but wife is attending school off-island, how does she use her insurance coverage off island	There is a residency requirement. Service Area is defined as Guam and CNMI and Covered Persons excludes covered dependent children. Enrollment in the Plan shall be limited to only those Covered Persons who are Domiciled in the Service Area and do not reside out of the Service Area for more than 182 days per Plan Year.
17. If I carry my daughter who is 22 years old, and she gets hired by govguam. Can I terminate her coverage or still continue carrying her until age 26 years?	You can continue to cover her as a dependent until she is 26 OR complete a COS to delete her and she can enroll as a subscriber within 31 days from her date of hire. If she elects to enroll for herself, her deductible resets.

18. Here at GCC, we have different deductions for instructors who are on 26 pay period and 21 pay period. Those who are on 21 pay period has a higher deduction to ensure that they meet the complete premium for the year. With the effective coverage date it causes a discrepancy in which they do not complete the premium for the year.	Please refer to the presentation slide deck for Personnel & Payroll meeting.
19. What happens if an employee does not meet the 32-hour requirement for coverage during a pay period?	The employee will need to pay the employee and Government share to continue coverage.
20. How will the retirement fund be notified of discrepancies in eligibility?	TPAs send out discrepancy reports for departments to verify and provide feedback. Timely submission of details to the TPAs will assist with audit reporting.
21. We still have some hard copy enrollment forms for SelectCare and NetCare. Will we be able to still use them if the employee prefers hard copy? And can we still use the same fillable forms from FY25?	No, there are updates to the FY2026 Enrollment forms. Limited prints will be issued to autonomous agencies.
22. We still have some FY2025 SelectCare and NetCare handbooks. Since both SC and NC mentioned that there are no changes, will we be able to give that to the employee if they ask for handbooks?	<p>No, there are updates to the handbooks and limited quantities will be produced and distributed to the autonomous agencies. However, you may access the digital version on our website at https://hr.doa.guam.gov/insurance-division/ or via QR code identified below & on the circulars.</p> <div> <div> <p>SelectCare</p>  <p>FY2026 BOOKLET</p> </div> <div> <p>NetCare</p>  </div> </div>
23. An employee was able to go on the on-line enrollment portal for SC today and filled out a change of status and received a confirmation email. Does this mean that SC already received her info or will she have to re-do during actual open enrollment period?	Yes, SelectCare and NetCare will only use the enrollment forms that are submitted during open enrollment dates.