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GOVERNMENT OF GUAM
RETIREMENT FUND
STABILITY · SECURITY · REWARDS

Felix P. Camacho
Governor

Michael W. Cruz, M.D.
Lieutenant Governor

Paula M. Blas
Director

August 30, 2007

TO: All Retirees and Survivors
FROM: Director, Government of Guam Retirement Fund
SUBJECT: Fiscal Year 2008 Health Insurance Open Enrollment

Hafa A dai! The FY2008 Annual Group Health Insurance Open Enrollment Period is scheduled for September 4-26, 2007.

The Staywell Silver, Staywell Bronze and Staywell Choice (HSA) plans will not be offered for FY2008. Staywell members who wish to continue with the Government of Guam's Health Insurance Program must complete a SelectCare Enrollment Form. If an enrollment form is not completed, you will not have coverage. A cancellation form for the Staywell plans is not required, as coverage will automatically be terminated.

There are significant changes in the class structure. SelectCare retirees or survivors who are currently enrolled in Class II or III are required to fill out a SelectCare "Change of Status" form indicating one of the new class structures. If a "Change of Status" form is not completed, you will be enrolled in one of the new class structures closest to your current enrollment status. This will avoid interruption of coverage. Attached is a copy of Department of Administration's Circular No. 07-040 and the new premium rates to be effective 10.01.07.

For your convenience, there are several locations, dates and times designated to provide you with the information regarding your new benefits for the new plan year. In order to address your concerns and questions, representatives from SelectCare will be available at these locations:

Saturday, September 8 & 22,	10 a.m. – 5 p.m.	Micronesia (Expo Hall) Guam Premier Outlet (GPO)
Friday, September 14 & 21,	9 a.m. – 11 a.m.	DOA, Training Room
Wednesday, September 19,	9 a.m. – 11 a.m.	Dededo Sports Complex

All Retirees and Survivors are encouraged to attend the presentations in order to make informed choices suitable to their family's health and financial needs. Should you have any questions you may contact the Benefits Division at 475-8903/15/21.

Si Yu'us Ma'ase!


PAULA M. BLAS

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Lourdes M. Perez
Director
Joseph C. Manibusan
Deputy Director

AUG 27 2007

DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO.: 07-040

TO: All Employees, Retirees and Survivors
FROM: Director, Department of Administration
SUBJECT: Fiscal -Year 2008 Health Insurance Open Enrollment

Hafa Adai! The FY2008 Annual Group Health Insurance Open Enrollment Period is scheduled for September 4 - 26, 2007. The Open Enrollment Period is the only opportunity to enroll, cancel or add eligible dependents.

The Staywell Silver, Staywell Bronze and Staywell Choice (HSA) plans will not be offered for FY2008. Staywell Members who wish to continue with the Government of Guam's Health Insurance Program must complete a SelectCare Enrollment Form. If an enrollment form is not completed, you will not have coverage. A cancellation form for the Staywell plan is not required as coverage will be automatically terminated. The last day of coverage for the Staywell Plan is September 29, 2007.

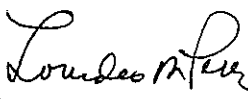
Coverage under the SelectCare Plan, as well as deductibles and rates, will begin on September 30th for active employees and October 1st for retirees and survivors. The rates are reflected on the reverse side of this sheet. SelectCare members who are enrolled in Class II must complete an updated enrollment form as there are changes in the class structure. The changes are as follows:

EE	Employee/Retiree only – No dependents
EE + Spouse	Employee/Retiree + spouse – no child(ren)
EE + CH	Employee/Retiree + child(ren) – no spouse
Family	Employee/Retiree + spouse + child(ren) – spouse not employed with GovGuam
GG2 + Family	Both spouses employed/retired with GovGuam with child(ren)

Presentations are scheduled at designated departments and agencies. Representatives will also be available at these locations:

Saturday, September 8 & 22, 10 am – 5 pm	Micronesian Mall (Expo Hall) – video presentation
Friday, September 14 & 21, 9 am – 11 am	Guam Premier Outlet (GPO) – enrollment
Wednesday, September 19, 9 am – 11 am	Department of Administration, Training Room
	Dededo Sports Complex

All employees are encouraged to attend the presentations to learn more about the changes in their health plan and to make decisions appropriate to their family's health and financial needs. Should you have any questions, you may contact the Human Resources Division at 475-1296/1179. Si Yu'us Ma'ase.


LOURDES M. PEREZ

Government of Guam

FY 2008 Health Insurance Open Enrollment Period

September 4 - 26

OPEN ENROLLMENT

Welcome to the FY 2007 Annual Group Health Insurance Open Enrollment period. Now is the time for you to add eligible dependents, cancel, or enroll into a health plan. **The benefits, new deductibles, and rates will be effective September 30 for employees and October 1 retirees/survivors of retirees.**

The cost of medical insurance and prescription drugs have increased nation wide. To curtail this, the government has increased its contribution level by 5%. This equates to a total annual contribution of \$29.5 million.

PLAN TERMINATION

The **STAYWELL PLAN WILL NOT BE OFFERED** for the upcoming Fiscal Year. Subscribers under this plan must complete an enrollment form for the SelectCare Plan or will not have coverage.

The sole provider for the upcoming plan year is SelectCare which offers 3 options: A HSA (Health Savings Account), Philippines 500 and a Philippines 1000.

NEW BENEFIT

- Employees can now maintain a better lifestyle with the addition of a **Wellness Program**. The Program includes a Mini-Newstart Program with emphasis on Diabetes, Heart Diseases, Hypertension and Cholesterol problems; a gestational Diabetes Program for pregnant women; a Stop Smoking Program; and a 30% discount for other programs offered by the Seventh Day Adventist Clinic.
- Members do not have to meet their deductible to enjoy these benefits but merely pay the 20% co-pay amount.
- In addition, SelectCare will pay \$10 off the monthly membership costs for Paradise fitness gyms.

5 TIER CLASS STRUCTURE

The class structure is changed to a 5 tier structure. The structure was originally Class I, Class II, and Class III. This rate structure now gives a single parent and couple with no dependents a less expensive rate than a family plan, as practiced in previous years. The tier structure is as follows:

- | | |
|-------------------|--|
| EE | Employee/retiree only |
| EE + SP | Employee/retiree + spouse only |
| EE + CH | Employee/retiree + child(ren) |
| Family | Employee/retiree + spouse + Child (spouse not employed with GovGuam) |
| GG2 Family | Both spouses employed/retired with GG with children |

Please see a plan or department representative to determine your eligible class.

SELECTCARE PLAN OPTIONS

Benefits:	HDHP/HSA 1500	PHIL 500	PHIL 1000
Deductible Single / Family	\$1,500 / \$3,000	\$500 / \$1,500	\$1,000 / \$3,000
Coinsurance	20%	20%	20%
Out-of- Pocket Maximum, including deductible	\$2,500 \$7,500	\$2,500 \$7,500	\$2,500 \$7,500
Doctor Office Visits	\$10	\$10	\$10
Hospital	Ded; 20%	Ded; 20%	Ded; 20%
Prescription Drugs (Generic / Brand)	\$10 / \$20	\$10 / \$20	\$10 / \$20
Wellness (not subject to meet the deductible)	20%	20%	20%

NOTE: SelectCare members must submit their receipts within 90 days from date of service. Receipts turned in thereafter will not be credited towards your deductible.

HIGHLIGHTS

- ✓ In addition to department presentations, you may attend these locations:

Micronesia Mall/GPO	Sat, Sept. 8 & 22, 10am - 5pm
Department of Admin.	Fri, Sept. 14 & 21 9am - 11am
Dededo Sports Complex	Wed, Sept 19 9am - 11am
- ✓ Return all enrollment forms to your department or health plan by **September 26, 2007!** Late forms will not be accepted after this date!
- ✓ Change in class structure: Please see a plan representative or your department to determine your eligible class.
- ✓ Your department presentations are as scheduled:

Place	Time/Date

THIS BROCHURE IS ONLY A BRIEF SUMMARY OF YOUR BENEFITS AND DOES NOT CONSTITUTE A POLICY. YOUR CERTIFICATE BOOKLETS WILL CONTAIN THE ACTUAL DETAILED PROVISIONS OF YOUR BENEFITS.

**Government of Guam - FY 2008
MEDICAL DENTAL RATES**

PLAN		MEDICAL 2008			DENTAL 2008		
STAYWELL SILVER		NOT AVAILABLE FOR FY2008			NOT AVAILABLE FOR FY2008		
STAYWELL BRONZE 1000		NOT AVAILABLE FOR FY2008			NOT AVAILABLE FOR FY2008		
STAYWELL CHOICE HDHP (HSA) 1500		NOT AVAILABLE FOR FY2008			NOT AVAILABLE FOR FY2008		
SELECTCARE HDHP (HSA) 1500		NOT AVAILABLE FOR FY2008			NOT AVAILABLE FOR FY2008		
SELECTCARE PHIL 500							
	CLASS	GOV	EMP	TOTAL	GOV	EMP	TOTAL
	ACTIVE	53.54	150.92	204.46	6.00	7.85	13.85
	BI-WEEKLY	80.11	369.90	450.01	8.98	21.95	30.93
		68.66	299.64	368.30	7.69	17.23	24.92
		114.44	519.72	634.16	12.83	29.17	42.00
		122.96	511.20	634.16	13.78	28.22	42.00
	RETIREE	227.50	0.00	227.50	6.50	8.50	15.00
	SEMI-MONTHLY	458.79	41.22	500.01	9.73	23.78	33.51
		378.89	30.12	409.01	8.34	18.67	27.01
		648.98	56.03	705.01	13.90	31.61	45.51
		658.21	46.80	705.01	14.94	30.57	45.51
SELECTCARE PHIL 1000							
	CLASS	GOV	EMP	TOTAL	GOV	EMP	TOTAL
	ACTIVE	53.54	64.62	118.16	6.00	7.85	13.85
	BI-WEEKLY	80.11	179.74	259.84	8.98	21.95	30.93
		68.66	143.64	212.30	7.69	17.23	24.92
		114.44	251.56	366.00	12.83	29.17	42.00
		122.96	243.04	366.00	13.78	28.22	42.00
	RETIREE	107.00	70.00	177.00	6.50	8.50	15.00
	SEMI-MONTHLY	194.28	194.72	389.00	9.73	23.78	33.51
		162.89	155.62	318.51	8.34	18.67	27.01
		275.48	272.53	548.01	13.90	31.61	45.51
		284.71	263.30	548.01	14.94	30.57	45.51
EE (Employee/Retiree only - No Dependents)							
EE + Spouse (Employee/Retiree & Spouse only - No dependents)		Family (Employee/Retiree + Spouse + Children - Spouse not employed with GovGuam)			Official 8/28/07		
EE + CH (Employee/Retiree + Child(ren) - No Spouse)		GG2+Family (Employee/Retiree + Spouse + Children - Spouse employed with GovGuam)			TDLR		