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September 3, 2026

DEPARTMENT OF ADMINISTRATION CIRCULAR NO: 2026-025

Attn: All Employees, Retirees and Survivors (Subscribers)

From: Director, Department of Administration

**Subject: FY2027 Group Health Insurance Open Enrollment Period:
September 14-26, 2026**

Buenas yan Hafa Adai!

The Government of Guam announces the FY2027 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 and vision benefits, NetCare Life & Health Insurance for dental benefits and Optum Rx for pharmacy.

As a result of the continued strength and stability of the self-funded GHI program, the subscriber share will be maintained for the third consecutive year in 2027. 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. Subscribers 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. Subscribers will be responsible for any claims incurred thereafter. 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.

Employees on Leave Without Pay (LWOP) are responsible for remitting both the government and subscriber share of the medical and dental premiums for the duration of their leave. Payment must be made **prior to going on LWOP** status to maintain active coverage. Failure to remit payment within 15 calendar days, from onset of status, will result in termination of coverage. Re-enrollment or reinstatement of coverage will not be permitted until the next Open Enrollment Period and only after all applicable outstanding obligations are fully satisfied. Coverage will also be terminated for employees placed on Undetermined Status or Unauthorized Leave retroactive to the last payment received.

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.



EDWARD M. BIRN

Attachments



GOVERNMENT OF GUAM

FY2027 - SELF-INSURED GROUP HEALTH INSURANCE PROGRAM RATES

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

**FY
2027**

MEDICAL, PHARMACY & VISION RATES			DENTAL RATES		
HEALTH SAVINGS ACCOUNT (HSA)			DENTAL		
SELECTCARE - HSA2000 OPTUM RX			NETCARE - DENTAL 1500		
PLAN	CLASS	EMP/RET	PLAN	CLASS	EMP/RET
HSA ACTIVE	I	\$2.04	DENTAL ACTIVE	I	\$8.77
	II	\$45.08		II	\$28.38
	III	\$36.21		III	\$22.78
	IV	\$58.83		IV	\$37.29
HSA RETIREE	I	\$2.21	DENTAL RETIREE	I	\$9.05
	II	\$48.84		II	\$30.14
	III	\$39.23		III	\$24.19
	IV	\$63.73		IV	\$39.59
PREFERRED PROVIDER ORGANIZATION (PPO)			MEDICAL & DENTAL CLASSES	HSA, PPO & DENTAL CLASSES	
SELECTCARE - PPO1500 OPTUM RX				CLASS I	Subscriber Only (No Dependents)
PLAN	CLASS	EMP/RET		CLASS II	Subscriber + Spouse (Domestic Partner) Only
PPO ACTIVE	I	\$77.36		CLASS III	Subscriber + Child/ren Only
	II	\$193.51		CLASS IV	Subscriber + Dependents (Spouse/Domestic Partner & Child/ren)
	III	\$145.71			
	IV	\$239.13			
PPO RETIREE	I	\$83.81	MEDICAL RSP	RSP CLASSES	
	II	\$209.64		CLASS I	RSP Subscriber Only
	III	\$157.85		CLASS IIa	RSP Subscriber + RSP Spouse/Domestic Partner (Medicare A & B Both Enrolled)
	IV	\$259.06		CLASS IIb	RSP Subscriber + Non-Medicare Spouse/Domestic Partner
RETIREE SUPPLEMENTAL PLAN (RSP)				CLASS III	RSP Subscriber + Non-Medicare Child/ren
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 plan (DOA Circular 2024-008).				CLASS IVa	RSP Subscriber + Dependents (Spouse/Domestic Partner enrolled in Both Medicare A & B + Non-Medicare Child/ren)
SELECTCARE - RSP OPTUM RX				CLASS IVb	RSP Subscriber + Dependents (Non-Medicare Spouse/Domestic Partner + Child/ren)
PLAN	CLASS	RETIREE	*Medical rates include gym benefit. *Subscribers with unpaid premiums from prior plan years may be eligible to enroll after payment is received. *Please check your payroll deductions and report any issues promptly.  9/4/2026		
RSP	I	\$0.00			
	IIa	\$0.00			
	IIb	\$25.00			
	III	\$25.00			
	IVa	\$25.00			
	IVb	\$25.00			

EDWARD M. BIRN, Director
Department of Administration



GOVERNMENT OF GUAM SELF-INSURED GROUP HEALTH INSURANCE FY2027 OPEN ENROLLMENT SCHEDULE



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

SEPTEMBER
2026

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
14 GUAM MUSEUM 8:30AM – 3PM PRESENTATIONS GUAM MUSEUM: 9AM VIRTUAL: 9AM	15 GUAM MUSEUM 8:30AM – 3PM PRESENTATIONS GUAM MUSEUM: 9AM VIRTUAL: 9AM	16 GUAM MUSEUM 8:30AM – 3PM PRESENTATIONS GUAM MUSEUM: 9AM VIRTUAL: 9AM	17 GUAM MUSEUM 8:30AM – 3PM PRESENTATIONS GUAM MUSEUM: 9AM VIRTUAL: 9AM	18 GUAM MUSEUM 8:30AM – 3PM PRESENTATIONS GUAM MUSEUM: 9AM VIRTUAL: 9AM	19 CLOSED
21 GUAM MUSEUM 8:30AM – 3PM PRESENTATIONS GUAM MUSEUM: 9AM VIRTUAL: 9AM	22 GUAM MUSEUM 8:30AM – 3PM MEDICARE OUTREACH GUAM MUSEUM: 10AM - 12PM VIRTUAL: 10AM	23 GUAM MUSEUM 8:30AM – 3PM PRESENTATIONS GUAM MUSEUM: 9AM VIRTUAL: 9AM	24 GUAM MUSEUM 8:30AM – 3PM PRESENTATIONS GUAM MUSEUM: 9AM VIRTUAL: 9AM	25 GUAM MUSEUM 8:30AM – 3PM PRESENTATIONS GUAM MUSEUM: 9AM VIRTUAL: 9AM	26 GUAM MUSEUM 9AM – 1PM NO PRESENTATIONS

TPA	TPA CONTACT INFORMATION	ENROLLMENT PORTAL QR CODE	PRESENTATION LINKS
 	Office Hours: Mon-Fri 8:30am - 5:30pm 671-477-9808 service@calvos.com www.calvos.net		OPEN ENROLLMENT VIRTUAL LINK https://us02web.zoom.us/j/89287705117?pwd=7W7AKH8aAawx5jXRMUhDUoN1mT2aIQ.1 Meeting ID: 892 8770 5117 Passcode: 418035
	Office Hours: Mon-Fri 8:00am - 5:00pm 671-472-3610 GovGuam@netcarelifeandhealth.com www.netcarelifeandhealth.com		MEDICARE OUTREACH VIRTUAL LINK https://us02web.zoom.us/j/81146056318?pwd=Bwb8BxlCoh1KlZaxWsYagjjaApyBTa.1 Meeting ID: 811 4605 6318 Passcode: 139865

FY2027 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 FY2027. Employee rates remain the same.	Completion of enrollment form required. Please ensure supporting documents are submitted with enrollment as applicable.	Completion of enrollment form required. - Add/Delete Dependent - Change Plan/Class - Update Info	Completion of COS form required.