

Moylan's Insurance Underwriters  
 NetCare Health Insurance  
**Contract Period: FY26**



RESEARCH CORPORATION  
 OF THE UNIVERSITY OF GUAM

**Advantage POS Plan plus Vision (NO DEDUCTIBLE)**

| Class  | Medical  | Vision | Total Monthly Rate | 26PPE rate | Employee<br>30% | RCUOG<br>70% |
|--------|----------|--------|--------------------|------------|-----------------|--------------|
| Single | 378.75   | 7.37   | 386.12             | 178.21     | 53.46           | 124.75       |
| Couple | 755.06   | 14.74  | 769.80             | 355.29     | 106.59          | 248.70       |
| Family | 1,213.36 | 20.00  | 1,233.36           | 569.24     | 170.77          | 398.47       |

**SmartChoice HSA \$1,700/\$3,400 plus Vision**

| Class  | Medical | Vision | Total Monthly Rate | 26PPE rate | Employee<br>30% | RCUOG<br>70% |
|--------|---------|--------|--------------------|------------|-----------------|--------------|
| Single | 149.65  | 7.37   | 157.02             | 72.47      | 21.74           | 50.73        |
| Couple | 297.09  | 14.74  | 311.83             | 143.92     | 43.17           | 100.75       |
| Family | 476.47  | 20.00  | 496.47             | 229.14     | 68.74           | 160.40       |

**Dental - Smile Plan \$1,000Max**

| Class  | Total Monthly Rate | 26PPE rate | Employee<br>30% | RCUOG<br>70% |
|--------|--------------------|------------|-----------------|--------------|
| Single | 41.05              | 18.95      | 5.68            | 13.27        |
| Couple | 77.90              | 35.95      | 10.79           | 25.16        |
| Family | 104.21             | 48.10      | 14.43           | 33.67        |