



GOVERNMENT OF GUAM

FY2025 - SELF-INSURED GROUP HEALTH INSURANCE PROGRAM RATES

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

**FY
2025**

MEDICAL, PHARMACY & VISION RATES

HEALTH SAVINGS ACCOUNT (HSA)

PLAN	CLASS	SELECTCARE - HSA		
		TOTAL	GOV	EMP/RET
HSA ACTIVE	I	\$186.67	\$184.63	\$2.04
	II	\$364.67	\$319.59	\$45.08
	III	\$302.37	\$266.16	\$36.21
	IV	\$489.26	\$430.43	\$58.83
HSA RETIREE	I	\$491.47	\$489.26	\$2.21
	II	\$973.54	\$924.70	\$48.84
	III	\$616.81	\$577.58	\$39.23
	IV	\$1,108.52	\$1,044.79	\$63.73

PREFERRED PROVIDER ORGANIZATION (PPO)

PLAN	CLASS	SELECTCARE - PPO		
		TOTAL	GOV	EMP/RET
PPO ACTIVE	I	\$406.24	\$328.88	\$77.36
	II	\$803.81	\$610.30	\$193.51
	III	\$664.66	\$518.95	\$145.71
	IV	\$1,082.11	\$842.98	\$239.13
PPO RETIREE	I	\$1,086.15	\$1,002.34	\$83.81
	II	\$2,162.90	\$1,953.26	\$209.64
	III	\$1,366.10	\$1,208.25	\$157.85
	IV	\$2,464.39	\$2,205.33	\$259.06

RETIREE SUPPLEMENTAL PLAN (RSP)

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).

PLAN	CLASS	SELECTCARE - RSP		
		TOTAL	GOV	EMP/RET
RSP	I	\$226.40	\$226.40	\$0.00
	IIa	\$443.41	\$443.41	\$0.00
	IIb	\$1,177.32	\$1,152.32	\$25.00
	III	\$432.32	\$407.32	\$25.00
	IVa	\$1,429.39	\$1,404.39	\$25.00
	IVb	\$1,429.39	\$1,404.39	\$25.00

DENTAL RATES

DENTAL

PLAN	CLASS	NETCARE		
		TOTAL	GOV	EMP/RET
DENTAL ACTIVE	I	\$21.89	\$13.12	\$8.77
	II	\$47.07	\$18.69	\$28.38
	III	\$38.31	\$15.53	\$22.78
	IV	\$62.40	\$25.11	\$37.29
DENTAL RETIREE	I	\$23.72	\$14.67	\$9.05
	II	\$50.99	\$20.85	\$30.14
	III	\$41.51	\$17.32	\$24.19
	IV	\$67.60	\$28.01	\$39.59

MEDICAL & DENTAL CLASSES

HSA, PPO & DENTAL CLASSES	
CLASS I	Subscriber Only (No Dependents)
CLASS II	Subscriber + Spouse (Domestic Partner) Only
CLASS III	Subscriber + Child/ren Only
CLASS IV	Subscriber + Dependents (Spouse/Domestic Partner & Child/ren)

MEDICAL RSP CLASSES

CLASS I	RSP Subscriber Only
CLASS IIa	RSP Subscriber + RSP Spouse/Domestic Partner (Medicare A & B Both Enrolled)
CLASS IIb	RSP Subscriber + Non-Medicare Spouse/Domestic Partner
CLASS III	RSP Subscriber + Non-Medicare Child/ren
CLASS IVa	RSP Subscriber + Dependents (Spouse/Domestic Partner enrolled in Both Medicare A & B + Non-Medicare Child/ren)
CLASS IVb	RSP Subscriber + Dependents (Non-Medicare Spouse/Domestic Partner + Child/ren)

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EDWARD M. BIRN, Director
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DATE

9.16.24 FY2025