



EDWARD M. BIRN  
Director (Direktot)  
ELIZABETH T. FISHER  
Deputy Director (Sigundo Direktot)

**DEPARTMENT OF  
ADMINISTRATION**  
DIPATTAMENTON ATMENESTRASION  
DIRECTOR'S OFFICE  
(Ufisinan Direktot)  
Telephone (Telifon): (671) 475-1101/1250



LOURDES A. LEON GUERRERO  
Governor (Maga'hága)  
JOSHUA F. TENORIO  
Lt. Governor (Sigundo Maga'láhi)

September 12, 2024

**DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO: 2024-049**

To: All Employees, Retirees, and Survivors (Subscribers)  
From: Director of Administration  
Subject: **FY2025 Group Health Insurance**  
**Open Enrollment Period: September 23-30, 2024**

***Buenas yan Hafa Adai!*** The Government of Guam announces the FY2025 Open Enrollment (OE) Period under a self-funded plan administered through a Third-Party Administrator (TPA). The government is pleased to announce that subscribers and their dependents (members) can enroll exclusively with Calvo's SelectCare Insurance, Inc. (SelectCare) for medical, pharmacy & vision benefits and NetCare Life & Health (NetCare) for dental benefits. The government will absorb the FY2025 health insurance rate increase to allow the member share to remain the same. Thus, subscribers will not see an increase in their insurance premiums unless they are requesting a change.

Those currently enrolled will continue their coverage under SelectCare and/or NetCare. No action is required for members who are not making any changes. Those who are not enrolled or who wish to make changes are required to complete the proper forms during the OE period. Representatives will be available at the Guam Museum (OE venue) during the OE Period. On-line enrollment, virtual and face-to-face presentations are available. All subscribers are encouraged to attend and be informed.

Subscribers with outstanding balances for prior plan year/s will not be eligible to enroll for FY 2025 insurance plans offered by the government of Guam. Therefore, subscribers are urged to verify deductions and report any discrepancies immediately to avoid any disruption or termination of coverage. Termination of coverage will be retroactive to the date of last payment. All are urged to pay their insurance premiums timely.

All line agency employees may enroll directly at the OE venue. Autonomous agency employees and retirees may enroll with their HR/Retirement Fund or at the OE venue. All may enroll online via SelectCare and NetCare's website. Please visit the Department of Administration's website at <https://doa.guam.gov> for more information. ***Si Yu'os Ma'ase.***

  
EDWARD M. BIRN

Attachments