



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			

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