



**GOVERNMENT OF GUAM**  
**FY2026 - SELF-INSURED GROUP HEALTH INSURANCE PROGRAM RATES**  
**Actives - Bi-Weekly Rates | Retirees - Semi-Monthly Rates**

**FY  
2026**

**MEDICAL, PHARMACY & VISION RATES**

**HEALTH SAVINGS ACCOUNT (HSA)**

**SELECTCARE - HSA2000**

PLAN	CLASS	EMP/RET	GOV	TOTAL
HSA ACTIVE	I	\$2.04	\$159.25	\$161.29
	II	\$45.08	\$277.50	\$322.58
	III	\$36.21	\$229.92	\$266.13
	IV	\$58.83	\$376.66	\$435.49
HSA RETIREE	I	\$2.21	\$434.62	\$436.83
	II	\$48.84	\$824.82	\$873.66
	III	\$39.23	\$511.18	\$550.41
	IV	\$63.73	\$932.24	\$995.97

**PREFERRED PROVIDER ORGANIZATION (PPO)**

**SELECTCARE - PPO1500**

PLAN	CLASS	EMP/RET	GOV	TOTAL
PPO ACTIVE	I	\$77.36	\$313.43	\$390.79
	II	\$193.51	\$588.07	\$781.58
	III	\$145.71	\$499.10	\$644.81
	IV	\$239.13	\$816.01	\$1,055.14
PPO RETIREE	I	\$83.81	\$974.58	\$1,058.39
	II	\$209.64	\$1,907.14	\$2,116.78
	III	\$157.85	\$1,175.72	\$1,333.57
	IV	\$259.06	\$2,154.07	\$2,413.13

**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. (See JOA Circular 2024-008)

**SELECTCARE - RSP**

PLAN	CLASS	RETIREE	GOV	TOTAL
RSP	I	\$0.00	\$247.46	\$247.46
	IIa	\$0.00	\$494.93	\$494.93
	IIb	\$25.00	\$1,155.03	\$1,180.03
	III	\$25.00	\$423.61	\$448.61
	IVa	\$25.00	\$1,401.96	\$1,426.96
	IVb	\$25.00	\$1,401.96	\$1,426.96

**DENTAL RATES**

**DENTAL**

**NETCARE - DENTAL 1500**

PLAN	CLASS	EMP/RET	GOV	TOTAL
DENTAL ACTIVE	I	\$8.77	\$14.32	\$23.09
	II	\$28.38	\$21.27	\$49.65
	III	\$22.78	\$17.63	\$40.41
	IV	\$37.29	\$28.53	\$65.82
DENTAL RETIREE	I	\$9.05	\$15.97	\$25.02
	II	\$30.14	\$23.65	\$53.79
	III	\$24.19	\$19.59	\$43.78
	IV	\$39.59	\$31.71	\$71.30

**HSA, PPO & DENTAL CLASSES**

MEDICAL & 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)

**RSP CLASSES**

MEDICAL RSP	
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)

\*Medical rates include gym benefit.

\*Subscribers with unpaid premiums from prior plan years are not eligible to enroll, including as dependents, until balances are cleared.

\*Please check your payroll deductions and report any issues promptly.

August 29, 2025

EDWARD M. BIRN, Director  
 Department of Administration

DATE

**FY2026 GHI RATES**