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September 3, 2026

DEPARTMENT OF ADMINISTRATION CIRCULAR NO: 2026-025

Attn: All Employees, Retirees and Survivors (Subscribers)

From: Director, Department of Administration

**Subject: FY2027 Group Health Insurance Open Enrollment Period:
September 14-26, 2026**

Buenas yan Hafa Adai!

The Government of Guam announces the FY2027 Open Enrollment (OE) period for its self-funded Group Health Insurance (GHI) program. Coverage will be administered exclusively through Calvo's SelectCare Insurance, Inc. for medical and vision benefits, NetCare Life & Health Insurance for dental benefits and Optum Rx for pharmacy.

As a result of the continued strength and stability of the self-funded GHI program, the subscriber share will be maintained for the third consecutive year in 2027. Subscribers will not experience any increase in their insurance costs.

Current subscribers will continue their coverage with SelectCare and/or NetCare. No action is required unless changes are being made. Subscribers who are not currently enrolled or who wish to make changes must complete the required forms during the OE period. Representatives will be available at the Guam Museum, the designated OE venue, to assist with enrollment. Online enrollment, virtual sessions, and in-person presentations will be available. All subscribers are encouraged to participate and stay informed.

Subscribers with outstanding premium balances from prior plan years will not be eligible to enroll in future government sponsored insurance plans to include being enrolled as a dependent. Coverage termination will be retroactive to the last payment date. Subscribers will be responsible for any claims incurred thereafter. To avoid disruption, subscribers are urged to verify payroll deductions and report any discrepancies immediately. Subscribers with premium balances will be terminated accordingly. Timely payment of premiums is essential to maintain coverage.

Employees on Leave Without Pay (LWOP) are responsible for remitting both the government and subscriber share of the medical and dental premiums for the duration of their leave. Payment must be made **prior to going on LWOP** status to maintain active coverage. Failure to remit payment within 15 calendar days, from onset of status, will result in termination of coverage. Re-enrollment or reinstatement of coverage will not be permitted until the next Open Enrollment Period and only after all applicable outstanding obligations are fully satisfied. Coverage will also be terminated for employees placed on Undetermined Status or Unauthorized Leave retroactive to the last payment received.

Line agency employees may enroll directly at the OE venue. Autonomous agency employees, retirees & survivors may enroll through their respective HR offices/Retirement Fund, or at the OE venue. Online enrollment is also available via SelectCare and NetCare websites. For additional information, please visit the Department of Administration's website at <https://hr.doa.guam.gov/insurance-division/> or contact our office at 671-475-1296/1197.

Si Yu'us Ma'ase.



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Attachments