

2024

Featuring
Coverage*
 for as low as
\$17.90/pay period!
 *HDHP Option, Self Only

FEHB
 SUPPLEMENTAL
 INFORMATIONAL BOOKLET



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Our Island, Your Health Plan™

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Hafa Adai Federal Employees and Annuitants!

Welcome to the Open Season enrollment period for the 2024 calendar year!

This year, the annual FEHB Open Season will run from **November 13 - December 11, 2023**.

For those of you not currently enrolled, this will be your opportunity to join the FEHB program for 2024. For those of you already enrolled, this will be your opportunity to change plans or plan options or types of coverage, or choose TakeCare as your health insurance carrier in 2024.

To enroll for the first time, or if you're wanting to make a change to another carrier, or change your current TakeCare enrollment, you will need to take action using your agency's benefit enrollment system or complete an enrollment form (SF2809). If you don't wish to make any changes to your TakeCare enrollment, you don't need to do anything; your enrollment with TakeCare will automatically renew on the effective date in 2024.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage.

Please see the Notice on the front inside page of the enclosed Federal brochure for more details.

Open Season Activities

This year, we will be presenting group briefings at your agency offices, hosting virtual online briefings, walk-in hours at our customer service office, scheduled health fairs, and making available lots of information on our web site's special Open Season information page and social media channels. We encourage you to visit the web site page frequently to learn more about the 2024 benefit offering and be on the lookout for the newspaper ads and other announcements concerning dates and times of various open season activities hosted by TakeCare.

To access electronic versions of our materials or enroll for our non-FEHB offerings, go to TakeCare's 2023 FEHB Open Season page at www.takecareasia.com/openseason23 or scan the QR code below.



www.takecareasia.com/openseason23

Notice of Summary of Benefits and Coverage (SBC):

Availability of Summary Health Information

The Federal Employees Health Benefits (FEHB) Program offers numerous health benefits plans and coverage options. Choosing a health plan and coverage option is an important decision. To help you make an informed choice, each FEHB plan makes available a Summary of Benefits and Coverage (SBC) about each of its health coverage options, online and in paper: The SBC summarizes important information in a standard format to help you compare plans and options.

TakeCare's SBCs are available on the internet at www.takecareasia.com/openseason23. Paper copies are also available, free of charge, by calling TakeCare's Toll Free Customer Service Call Center Number at (877) 484-2411 (accessible anywhere within the 50 U.S. States, Guam, Saipan, Puerto Rico and the U.S. Virgin Islands).

To find out more information about plans available under the FEHB Program, including SBCs for other FEHB plans, please visit www.opm.gov/insure.

HDHP Plan Option



If you're looking to keep more money in your pocket during these challenging financial times and you really don't use a lot of healthcare right now, consider enrolling in TakeCare's High Deductible Health Plan (HDHP) Option this open season.

Here's some good reasons to choose TakeCare's HDHP Option:

❖ **Very affordable** bi-weekly payroll deduction

- Self Only (KX1) - **\$17.90**
- Self Plus One (KX3) - **\$43.21**
- Self and Family (KX2) - **\$47.99**
- A Self Only payroll-deduction annual savings of **\$1,365.52** over TakeCare's High Option; even more if you're covering dependents

❖ **100% coverage for in-network preventive services (deductible waived)**

- preventive annual physical exams, immunizations, age/gender related screenings, well-child visits
- most preventive care medications, supplements and devices, **including insulin and other glucose-lowering agents**, if prescribed by a healthcare professional and filled at a network pharmacy

❖ **Health Savings Account (HSA) qualified plan**

- In 2024, TakeCare deposits into your HSA each month **\$37.29** if you have Self Only coverage, **\$90.03** for Self Plus One, and **\$99.99** for Self and Family
- In 2024, the maximum that can be contributed into your HSA is **\$4,150** for the year if you have Self Only coverage including TakeCare's contribution; **more if you're covering dependents**. If your age is 55 or older, you're allowed an additional \$1,000 contribution
- Contributions are tax-deductible, investment earnings are tax-deferred, qualified withdrawals are tax-free You may use the money in your HSA, including TakeCare's contribution, to pay all or a portion of the annual deductible, copayments, coinsurance, or other out-of-pocket costs that meet the IRS definition of a qualified medical/dental expense
- Any funds remaining in your HSA at the end of the year completely rolls over into the next year
- Continue to access available funds even if you leave Guam or federal employment or enroll in a non-qualified plan

To learn more making the smart move to getting healthcare coverage and keeping money in your pocket, go to <http://tiny.cc/TakeCareHSAFAQs>.

2024 Benefit Changes to TakeCare's High, Standard, and HDHP Options

Changes to TakeCare's High, Standard, and HDHP Options

- **Telehealth Services** - for Medical and Mental Health/Substance Use Disorder treatment, removing member cost-share for these services; subject to meeting deductible under HDHP Option. *See pages 34, 97 of our federal brochure.*
- **Infertility Services**
 - increasing coverage to no less than six cycles annually and adding intrauterine insemination (IUI) to the list of covered infertility services; subject to meeting deductible under HDHP Option. *See pages 39, 101 of our federal brochure.*
 - adding injectable and oral IVF-related drugs to the list of covered infertility services for three cycles each annually; subject to deductible under HDHP Option. *See pages 38, 75, 100, 130 of our federal brochure.*
- **Gender-affirming Care** - expanding the list of medically necessary covered procedures, including facial gender-affirming care surgeries, as recommended by the current WPATH Standards of Care 8.0, without exclusions, and eliminating the \$50,000 annual maximum benefit limit. *See pages 54-55, 111-112 of our federal brochure.*
- **Retail Prescription Drugs** - up to a 90 day supply of prescribed medications can be filled at all SuperDrug locations, including Kmart, while a 30 day supply can still be filled at other in-network pharmacies. *See pages 73, 128 of our federal brochure.*

Additional changes to TakeCare's High

- **X-ray Services** - removing member cost-share for these services at FHP and Preferred In-network Providers. See page 34. Preferred In-network Providers are currently American Medical Centers, Dr. Shieh's Clinic, IHP Medical Group, Marianas Physician Group, MPG Pediatrics, and Sagua Managu. The providers identified here as Preferred In-network Providers are subject to change. *For more details, see pages 14 and 155. of our federal brochure.*
- **Emergency/Urgent Care Outside Service Area** - reducing the copayment from \$100 to \$50 per visit when outside our service area using a doctor's office or urgent care center. *See page 67 of our federal brochure.*
- **Mail Order Prescription Drugs** - reducing the copay for Brand Formulary Drugs from \$50 to \$40 copay for 90-day supply. *See page 74 of our federal brochure.*

Additional change to TakeCare's Standard Option

- **Mail Order Prescription Drugs** - reducing the copay for Brand Formulary Drugs from \$80 to \$60 copay for 90-day supply. *See page 74 of our federal brochure.*

Additional change to TakeCare's HDHP Option

- **Mail Order Prescription Drugs** - reducing the copay for Brand Formulary Drugs from \$80 to \$60 copay for 90-day supply; subject to meeting plan deductible. *See page 128 of our federal brochure.*

2024 Non-FEHB Supplemental Wellness Package

Working It Out

...to earn incentives

If you're already enrolled in the 2023 Supplemental Wellness Package, you won't have to re-enroll for 2024 unless you're making changes!



MORE DETAILS
COMING SOON...regarding 2024 package benefits focused on improving the health of you and your family.



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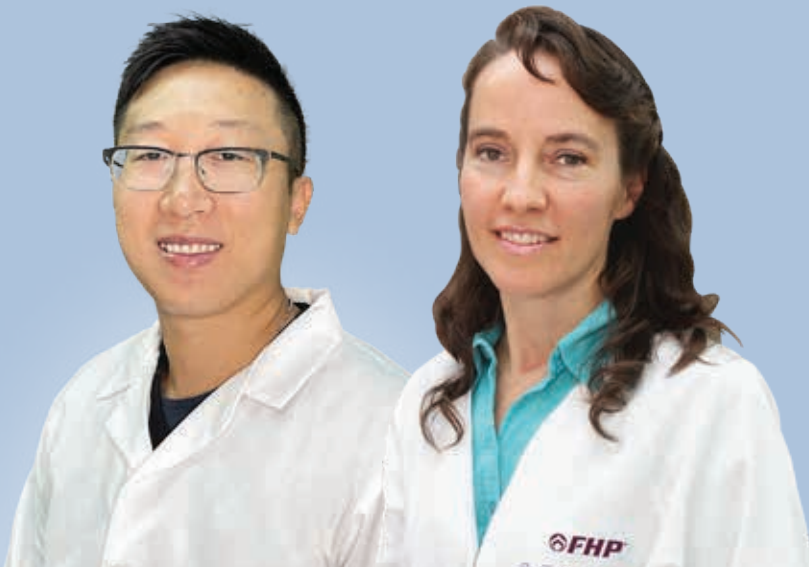
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2024 Non-FEHB Supplemental Dental Package

Looking for more
Dental coverage?



TakeCare is pleased to offer its Supplemental Dental Plan to TakeCare Federal Members for Benefit Year 2024. As a valued member, you'll enjoy a wide range of benefits with no rate increase over 2023. **MORE DETAILS COMING SOON!**



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Attention TakeCare Members

Please review the important information below.

Off-island Dependents

Insurance coverage and medical care of dependent child(ren) off island is important. To assure that care and coverage is available when needed, please provide the following information to TakeCare:

- Completed Off-island Primary Care Verification Form
- Copy of the dependent child(ren)'s birth certificate if applicable

This information must be provided to TakeCare within 30 days of your dependent child(ren)'s coverage effective date or open enrollment, or within 30 days of a qualifying event (i.e., moving off-island, changing address). Call **TakeCare customer service at 671-647-3526** or toll-free, **877-484-2411**, or via email at customerservice@takecareasia.com

Emergency/Urgent Care Services Notification

In the event of an emergency or urgent care services, seek immediate medical attention and make sure you or someone else notifies TakeCare within forty-eight (48) hours or as soon as reasonably possible after initial receipt of services to inform us of the location, duration and nature of the services provided. Call TakeCare 24/6 hotline at 671-300-5995 (Guam) or 800-671-8075 (US) or email tc.mrs@takecareasia.com. **Not informing TakeCare within the time specified may result in your claim not being covered.**

Emergency Definition

TakeCare defines a medical emergency as the sudden and unexpected onset of a condition or injury that you believe endangers your life or could result in serious injury or disability, and requires immediate medical or surgical care. Examples include heart attacks, strokes, poisonings or inability to breathe. **The use of emergency room services for conditions not considered emergencies are not covered.**

Out of Network Emergency Services Benefit

For groups that are new or renewing on or after 1/1/22, if a out-of-network provider is used for Emergency Services, the covered member's out-of-pocket expense (applicable deductible, copayment, or coinsurance) will be no greater than what it would have been if a in-network provider had been utilized. Learn more at www.takecareasia.com/nsa

For more information about this or your other TakeCare benefits, call customer Service at 671-647-3526 or toll-free, 877-484-2411, or via email at customerservice@takecareasia.com.

Customer Service (671) 647-3526

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Health Plan Accredited by

AAAHC

ACCREDITATION ASSOCIATION
for AMBULATORY HEALTH CARE, INC.

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Off-island Dependents_rev 10042023



TakeCare's **MEDICAL REFERRAL SERVICES** Hotline

- ER Notifications
- Obtain Prior Authorizations
- Submit Referral Requests
- Concurrent Approvals

As part of TakeCare's continuous efforts to provide you with exceptional service and support, we are pleased to offer our **Medical Referral Services ("MRS")** Hotline. This hotline will expand and support our current capabilities to provide convenience, easy access and support to the medical needs of TakeCare members and patients. You can now contact TakeCare through this hotline for any emergency room notification and services; obtain prior authorization for services; submit your referral requests; and concurrent approval of in-patient services.

MRS Hotline Numbers:

US and Canada: **1-800-671-8075** (toll free)

Guam: **1-671-300-5995**

Philippines*: **632-53172273**

Email: TC.MRS@takecareasia.com

Fax: **1-671-647-3541**

*Dialing program here in the Philippines are as follows:

From cellphone: 02 + 8 digit landline number
ex. 02-53172273

From land line: 8digit landline number
ex. 53172273

From outside PI: 632 + 8 digit land line number
ex. 632 - 53172273

If you have any questions about this hotline, please do not hesitate to contact us through customerservice@takecareasia.com or call us at **1-671-647-3526**.



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The Island's Best Clinic



Doctors who care. Experience you can trust.

The FHP Health Center is your convenient, one-stop health care facility for your family, medical, dental, vision needs. In addition to our highly-trained and well known physicians, FHP also offers a full-service pharmacy, laboratory, radiology and specialty care center in one location.

We accept most insurances including TakeCare, NetCare, Staywell, Tricare, Medicaid, Medicare, and self-pay patients are welcomed. Come experience the FHP difference. Now accepting new patients. Call for an appointment.

Pictured above L-R:

Collette Supit, DDS-Dental; Marlene San Nicolas, OD-Optometry; Mo-Ping Tham, DO-Urgent Care; Marylou Dulay, MD-Internal Medicine; Samir Ambrale, MD, MPH-Oncology; Edna Santos, MD-Pediatrics; Andrew Graves, MD-Radiology



Medical Care

- Adult Medicine
- Occupational Health Services
- Laboratory
- Pediatrics
- Radiology
- Urgent Care

Cancer Care

- Dental Care
- Home Health
- Hospice Care
- Vision Care

Primary Care

Adult Medicine
Business Hours: Mon-Fri 8am-6pm
Pediatrics
Business Hours: Mon-Fri 8am-5pm

Specialty Care

Cancer Center
Business Hours: Mon-Fri 8am-5pm

Urgent Care

Business Hours: Mon-Sat* 8am-8pm

Home Health

Business Hours: Mon - Fri 8am-5pm

Occupational Health Services

Business Hours: Mon - Fri 9am-4pm

Imaging Center

Business Hours: X-Ray Monday-Saturday 8am-5pm
MRI, CT Scan, Digital Mammogram, Ultrasound, Echocardiogram, and BMD by appointment

Other Services

Dental Center

Vision Center

Business Hours: Mon - Sat 8am - 6pm

DLS laboratory at FHP Health Center will mirror FHP's hours of operation. Mega Drug III at FHP is open from 8:00am - 6:30pm Monday thru Friday. 8:00am - 4:00pm Saturdays. Closed on Sundays.

*Urgent Care: Closed-Christmas Day and New Year's Day, Thanksgiving

Call (671) 646-5825 Press 1 for appointments or scan QR Code with your mobile device to request an appointment via email or visit <http://tiny.cc/FHPappointments>.



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Live the
Balanced Lifestyle
with TakeCare

#Relax&Unwind

EatRight

BeActive

#SociallyConnected



Balanced Lifestyle
TakeCare

Join the TakeCare Wellness Program!

The only nationally recognized wellness program in the region with a proven track record. TakeCare's Prevent T2 diabetes prevention program is fully recognized by the CDC.

Check out our programs and enroll today!

- Prevent T2 - Diabetes Prevention
- Nutrition Counseling
- Disease Management Counseling
- Health & Wellness Workshops

For health tips and recipes visit <http://tiny.cc/TCWellnessCenterRecipes>,
or for more information and to enroll in one of our programs,
visit: <http://tiny.cc/wellnesscenter> Or scan QR Code:



Recipes



Wellness Center



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Network Expansion

Continental US and Hawaii

Since January 1, 2022, federal employees, annuitants, and their dependents covered by TakeCare have had in-network access to over 1.3 million healthcare providers in the Continental US and Hawaii.

This is made possible through TakeCare's network affiliation with Multiplan, one of the largest healthcare network management companies in the country.

Multiplan Snapshot¹

- ❖ **60,000,000 consumers have access to healthcare providers, coast-to-coast and in Hawaii, under contract with Multiplan**
- ❖ **MultiPlan's PHCS Network is the only national independently-contracted primary PPO network to have been accredited by NCQA for credentialing – a status held continuously since 2001**

❖ **1.3 million healthcare providers under contract**

- ◆ 5,600 hospitals
- ◆ 164,000 ancillary facilities
- ◆ 1,130,000 providers and facilities

❖ **Respected contracted medical facilities include**

- ◆ Cedars-Sinai Medical Center
- ◆ Mayo Clinic Health System
- ◆ MD Anderson Cancer Centers
- ◆ Memorial Hermann-Texas Medical Center
- ◆ St. Jude Children's Research Hospital
- ◆ The John Hopkins Hospital
- ◆ UCLA Medical Center

❖ **\$120.7 billion in claim charges processed in FY2021 with \$21.7 billion in potential savings identified¹**

❖ **All 10 of the Top Ten Largest Health Insurers in the US contract with Multiplan**

- ◆ Top 10 customers have been customers for at least 25 years

In addition, TakeCare directly contracts with

- PIH Health Downey Hospital
- PIH Health Good Samaritan Hospital
- PIH Whittier Hospital
- Long Beach Memorial Medical Center
- Miller Children's Hospital
- Pacific Cardiovascular Associates
- The Queen's Medical Center - Hawaii
- UCSF Medical Center
- Western Medical Center Santa Ana

Prior Authorization Requirement

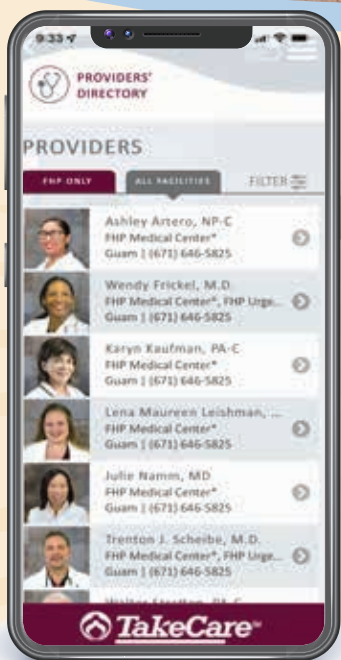
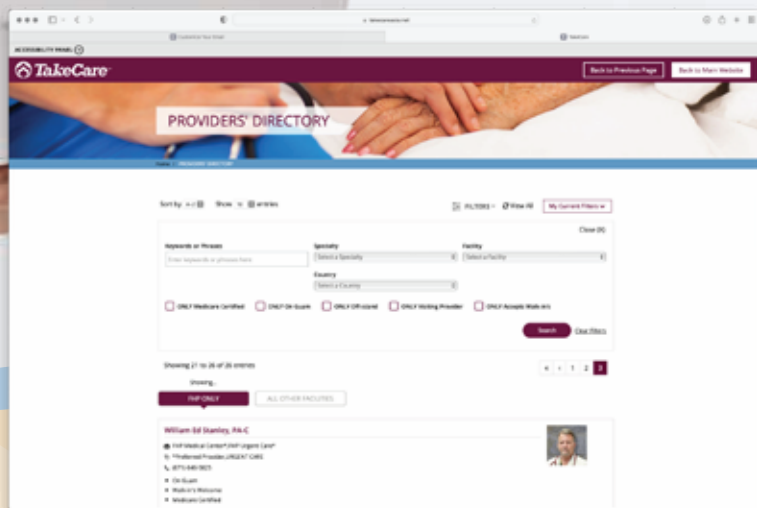
All off-island elective, non-emergency services require prior authorization from TakeCare. Your physician, your hospital, you, or your representative, must contact our Medical Referral Services Hotline at **671-300-5995** or via email at tc.mrs@takecareasia.com to obtain prior authorization before admission or services are scheduled and/or rendered. For more information, refer to Section 3 of your Federal Benefits Brochure.

¹February 17, 2022 – [Multiplan Earnings Call](#)



Attention TakeCare Members! Are you looking for a specific doctor or specialist?

Visit <http://tiny.cc/TakeCareProviders> or scan the QR Code below for the latest TakeCare network provider listings. You can also download our mobile app so you can access on the go!



DOWNLOAD THE
TAKECARE
MOBILE APP!

Getting started is simple.

1. Search by typing 'TakeCare app' in the Apple iOS App Store (iPhone) or the Google Play App Store (Android)
2. Download the App for your Apple or Android phone
3. Open app and select "I AM A TAKECARE MEMBER, BUT IT'S MY FIRST TIME HERE"
4. Enter your information and TakeCare member ID number
(note: Use 11-digit Member ID number on your TakeCare insurance card - *do not include dash "-")

***Note:** TakeCare will discontinue hardcopy booklets. All provider listings subject to change. Please check TakeCare Mobile App for the latest updates on network provider listings and contracted services.

Download the TakeCare mobile app today.



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DOWNLOAD THE TAKECARE MOBILE APP!



Attention TakeCare Members!

We understand that your needs have evolved and so has technology, which is why we have developed an app for your convenience. You now have the ability to access TakeCare at the convenience of your mobile device! Our mobile app gives you access to you and your family's member ID card, our network of providers, TakeCare wellness programs, fitness schedule, Affinity Rewards, and wellness partners. It also helps you manage your wellness and fitness incentives and track your fitness progress through biometrics!

Features Include:

- Access to Affinity Rewards Partner listing and discounts
- Submit and Access your biometric data to track your fitness progress*
- Digital TakeCare Member ID card
- Find a provider or clinic nearby or search by location
- Access to Fitness Stamp cards
- Automatic Submission of Completed Fitness Card
- Alerts for TakeCare sponsored events and promotions
- Incentives paid quarterly

*Available for select plans

Download the TakeCare mobile app today.



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Getting started is simple.

1. Search by typing 'TakeCare app' in the Apple iOS App Store (iPhone) or the Google Play App Store (Android)
2. Download the App for your Apple or Android phone
3. Open app and select "I AM A TAKECARE MEMBER, BUT IT'S MY FIRST TIME HERE"
4. Enter your information and TakeCare member ID number
(note: Use 11-digit Member ID number on your TakeCare insurance card)



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