



Hafa Adai, Valued TakeCare Member!

Thank you for your continued support and trust in TakeCare Insurance Company, Inc. ("TakeCare") for your health insurance needs and coverage.

This reminder provides important information about eligible members or dependents residing outside Guam, the Commonwealth of Northern Marianas Islands ("CNMI") and/or Palau as a student or under the "Live and Work" benefit found on page 4 in your Member Handbook.

The Member Handbook stating specific provision about your coverage can be found here:
https://www.takecareasia.com/sites/default/files/member_handbook_10012021.pdf

Eligible Off-Island Student Members

Off island dependent child(ren) under their parent's insurance plan will be covered provided that they are a full-time student with at least twelve (12) semester units, or the equivalent as determined by TakeCare at an accredited grade school, high school or collegiate level or vocational institute of learning. The off island dependent child(ren) must be identified on TakeCare's enrollment form and documentations must be completed and submitted to TakeCare to identify the subscriber as a parent or legal guardian whether the child(ren) has the same or different last name as the subscriber. Identification of member's primary care provider must be done within thirty (30) days from the member's effective date or open enrollment date. All eligible off island dependent child(ren) are required to complete and submit the Off Island Student Verification Form to TakeCare every school term along with a Certification of School Attendance. The Certification must be completed and signed by the appropriate school official after the enrollment/drop period and submitted to TakeCare within 30 days after the start of the term. Failure to provide this information within the 30-day deadline or non-attendance in the term will forfeit any out of service area benefits for the respective term.

Eligible Live and Work Members

Members covered under the live and work benefit needs to be identified prior to the group's effective date. Similarly, their primary care providers are required to be identified and provided to TakeCare prior to the effective date of coverage. If the member and primary care provider information are not prior identified, TakeCare will deny any off-island/out of service area services. All eligible members under live and work needs to complete and submit a Live and Work Enrollment form within thirty (30) days after Open Enrollment or qualifying events. Failure to provide this information within the 30-day deadline will forfeit any out of service area benefits.

Coverage for approved off island dependent child(ren) and/or members under live and work are as follows:

- Basic primary care services including preventive services through prior identified primary care provider(s) from directly contracted or rented network (when re-priced) are covered under the member's participating benefit. If the primary care provider(s) was not prior identified, these services are covered under the member's non-participating benefit using a percentage of Usual, Customary and Reasonable (UCR) charges less any non-covered benefit and member share.

- Any bonafide emergency and/or urgent care services through a participating/directly contracted network or an identified provider within the rented network.
- Specialty care needs to be coordinated and approved by TakeCare's Medical Management otherwise these services will not be covered. A referral should also be submitted by the primary care physician for these services.
- Elective hospitalization will require prior coordination and approval by TakeCare's Medical Management, otherwise these services will not be covered.

Members that are not covered under live and work and not off island dependent child(ren) and are living or working within the service area:

- All services that were not prior coordinated and prior approved by TakeCare are not covered and non-payable under the member's benefit plan.
- All services that were prior coordinated and prior approved by TakeCare and provided through TakeCare's participating/directly contracted network are covered and payable under the member's participating benefit.
- Any bonafide emergency and/or urgent care services through a participating/directly contracted network or an identified provider within the rented network.
- All services that were prior coordinated and prior approved by TakeCare and provided through TakeCare's rented network are covered and payable under the member's non-participating/out-of-network benefit.

All services are required to be established prior to member undergoing any of these services and prior to member's departure from the service area. You may contact TakeCare Medical Management Department via fax (671) 647-3541 or email to:

medicalmanagement@takecareasia.com or tc.mrs@takecareasia.com or call **1 (800) 671-8075**.

Off island student verification form and/or **Live and Work Enrollment Form** are to be submitted to TakeCare Customer Service Department via fax (671) 547-3542 or email to customerservice@takecareasia.com

Billings and/or Claims submittals may be sent to:

TakeCare Insurance P.O. Box 6578, Tamuning, Guam 96931.

Please contact TakeCare Customer Service at 1 (671) 647-3526 should you have any questions.

TakeCare is committed to providing you and your dependents quality health insurance services and strict compliance to these requirements will ensure smooth provision of healthcare.

Si Yu'os Ma'åse,

TakeCare Customer Service

