

FEHB SUPPLEMENTAL INFORMATIONAL BOOKLET

2025



Featuring
Coverage*
 for as low as
\$19.72/pay period!
 *HDHP Option, Self Only



 **TakeCare**[™]
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Our Island, Your Health Plan[™]

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P.O. Box 6578 | Tamuning, Guam 96931
T (671) 646.6956 F (671) 647.3520

Hafa Adai Federal Employees and Annuitants!

Welcome to the Open Season enrollment period for the 2025 calendar year!

This year, the annual FEHB Open Season will run from **November 11 - December 9, 2024.**

For those of you not currently enrolled, this will be your opportunity to join the FEHB program for 2025. 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 2025.

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 2025.

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 2025 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 2025 FEHB Open Season page at www.takecareasia.com/FEHB2025 or scan the QR code below.



www.takecareasia.com/FEHB2025



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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/FEHB2025. 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) - **\$19.72**
- Self Plus One (KX3) - **\$47.61**
- Self and Family (KX2) - **\$52.87**
- A Self Only payroll-deduction annual savings of **\$1,231.32** over TakeCare's High Option; even more if you're covering dependents

❖ **We've reduced the Plan Annual Deductible from \$3,000 to \$2,000**

❖ **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 2025, TakeCare deposits into your HSA each month **\$41.09** if you have Self Only coverage, **\$99.19** for Self Plus One, and **\$110.15** for Self and Family
- In 2025, the maximum that can be contributed into your HSA is **\$4,300** 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>.



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2025 Benefit Changes to TakeCare's High, Standard, and HDHP Options

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

- **Medicare Coordination of Benefits (Philippines)** - To ensure members with Medicare coverage are able to access TakeCare's network of Philippine providers, TakeCare will act as the primary payor for FEHB members with Medicare for pre-authorized services received in-network in the Philippines. *See pages 15 and 151 of our federal brochure.*
- **Dialysis Treatment (out of network)** - prior authorization approval will now be required when dialysis procedures are to be performed at an out-of-network facility or as a part of an elective hospital admission, even if in-network. Prior authorized covered services will be limited to providers in Guam, CNMI, and Palau, unless authorized by TakeCare. *See pages 19, 42, 105 of our federal brochure.*

Additional change to TakeCare's HDHP Option

- **Annual Deductible** - the combined in-network and out-of-network annual plan deductible is being reduced to \$2,000 for Self Only or \$4,000 for Self Plus One or \$4,000 for Self and Family. *See page 97-98 of our federal brochure.*
- **Family Planning (In-network)** - coverage for in-network family planning services will increase to 100% with no member cost share after the annual plan deductible is met. *See page 101 of our federal brochure.*

2025 Wellness Incentive Package and Fitness Partner Membership

Working It Out ...to earn incentives



The Wellness Incentive Package is again part of your chosen TakeCare Plan Option. Fitness Partner Membership Available.

Scan QR code for more details



Wellness Incentive Package



Fitness Partner Membership



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2025 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 2025.

As a valued member, you'll enjoy a wide range of benefits with no rate increase over 2024. **For more details scan QR code.**



**Supplemental
Dental Coverage**



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[takecareasia.com](https://www.takecareasia.com)

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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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Off-island Dependents_rev 10042023

Health Plan Accredited by



ACCREDITATION ASSOCIATION
for AMBULATORY HEALTH CARE, INC.



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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BEST MEDICAL CLINIC



BEST EYE CLINIC



BEST PEDIATRICIAN
DR. EDNA SANTOS



BEST FAMILY PHYSICIAN
DR. VINCENT DUENAS

The Island's Best Clinic



One-Stop Convenience

*Your continuity of care is important to us.
Thank you for choosing FHP Health Center.*

Pictured above L-R:

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

Medical Care

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

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
Sunday Closed

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

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
Business Hours: Mon - Fri 8 a.m. to 6 p.m.

Vision Center
Business Hours: Mon - Sat 8:30am - 5:30pm

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.

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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On-Island Network

GUAM

- Adult Health Care Clinic
- American Medical Centers*
- American Pediatric Clinic
- Central Medical Clinic
- Dr. Chang's Clinic
- Dr. Shieh's Clinic*
- Evergreen Health Center
- FHP Health Center*
- Good Samaritan Clinic
- Guam Adult/Pediatric Clinic
- Guam Medical Care Clinic
- Guam Med Health Care Center
- Guam Medical Imaging Center
- Guam Radiology Consultants
- Guam SDA Clinic
- Health Partners, LLC
- IHP Medical Group*
- Micronesia Medical & Anesthesia Associates (MMAA Clinic)
- MPG Pediatrics*
- Sagua MPG (Marianas Physicians Group)*
- Pacific Cardiology Consultants
- Pacific Health Group
- Pacific Medical Group
- Pediatric & Adolescent Clinic
- Polymedic Clinic
- Premise Health
- Samonte Medical Clinic
- The Doctor's Clinic
- Tumon Medical Office

MEDICAL SERVICES

- Acupuncture
- Birthing Centers
- Chiropractic
- Dialysis
- DME
- Hearing Services
- Home Health
- Hospice
- Occupational Therapy
- Optometrists

- Physical Therapy
- Massage Therapy

SPECIALISTS

- Anesthesiology
- Applied Behavioral Health
- Behavioral Health
- Cardiology
- Dermatology
- Endocrinology
- Geriatrics
- Nephrology
- Neurology
- Surgery
- Urology
- Oncology (medical)
- Oncology (radiation)
- Ophthalmology
- Oral/Maxillofacial Surgery
- Orthopedics
- Otolaryngology (ENT)
- Perinatology
- Podiatry
- Pulmonology

PHARMACIES

- Mega Drug Pharmacy III (FHP Pharmacy)*
- Mega Drug II*
- Mega Drug I*
- Community Pharmacy II (AMC Upper Tumon)
- Community Pharmacy III (GAPC Clinic)
- Express Med Pharmacy
- Express Med Pharmacy II (AMC Mangilao)
- Guam Rexall Drugs
- ITC Pharmacy I (Samonte Medical Clinic)
- ITC Pharmacy II (Good Samaritan)
- Island Family Pharmacy
- Minutes RX Pharmacy
- Oka Pharmacy Inc.

- Simply Rx Pharmacy
- Perezville Pharmacy (TDC)
- Polymedic Pharmacy
- Sagan Amot Pharmacy
- Guam Seventh-day Adventist Clinic Pharmacy (Guam SDA)
- SuperDrug Dededo*
- SuperDrug Harmon (IHP)*
- SuperDrug KMart* (formerly KMart Pharmacy)
- SuperDrug Maite*
- SuperDrug Oka*
- SuperDrug Yigo*

HOSPITALS

- Guam Memorial Hospital Authority
- Guam Regional Medical City

CNMI

CNMI CLINICS

- Kagman Community Health Center
- Marianas Medical Center
- Medical Associates of the Pacific
- Pacific Medical Center
- Sagan Hinemlo' Family Clinic

MEDICAL SERVICES

- Durable Medical Equipment
- Home Healthcare
- Lab Services
- Massage Therapy
- Physical Therapy
- Women's Healthcare

SPECIALISTS

- Audiology
- Behavioral Health
- Cardiology
- Neurology
- Ophthalmology
- Optometry

PHARMACIES

- Brabu Pharmacy
- PHI Pharmacy I & II

HOSPITALS

- Commonwealth Health Center
- Rota Health Center
- Tinian Health Center

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!



* Preferred In-Network Providers

Revised 10/03/2024



Philippine/Asia Network

PHILIPPINES

- St. Luke's Medical Center
 - ◆ Global City
 - ◆ Quezon City
- The Medical City
 - ◆ Pasig City
 - ◆ Iloilo
 - ◆ Clark
- Makati Medical Center
- Asian Hospital and Medical Center
- Cardinal Santos Medical Center
- Health Cube Medical Clinics
- Affinity Dental Network, select locations
- Mercury Drug Pharmacies, select locations
- MedExpress Pharmacies, select locations

ASIA

- Bumrungrad Hospital, Thailand
- China Medical University Hospital, Taiwan
- Raffles Hospital Singapore
- Sime Darby Healthcare, Malaysia
- Taiwan Adventist Hospital, Taiwan

NEW ZEALAND

- 5 Hospitals, 7 PCPs, 350 Specialists





Off-Island Network

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

❖ **\$75 billion in claim charges processed in FY2023 with \$21.7 billion in potential savings identified**¹

❖ **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

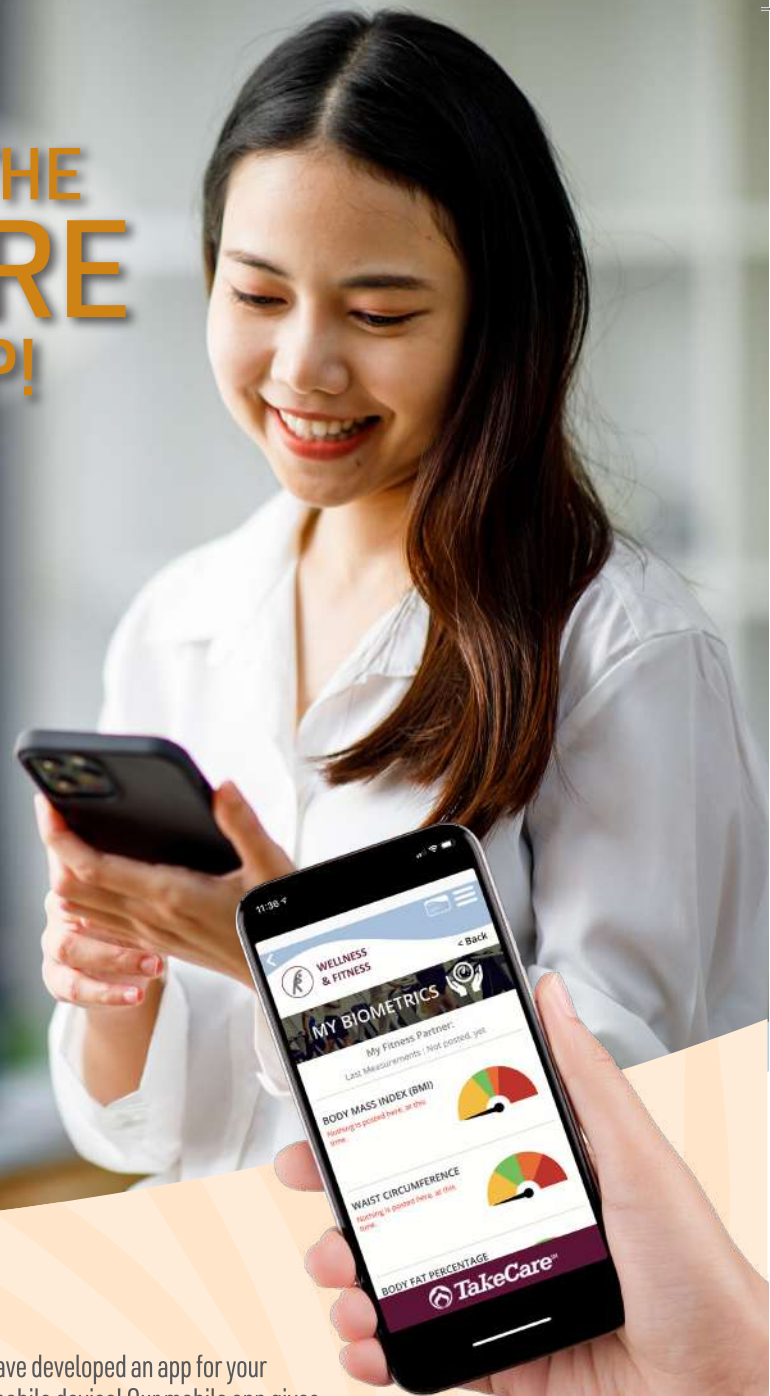
Prior Authorization Requirement

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.





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.



Our Island, Your Health Plan™

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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