



TakeCareSM

A TanHoldings Company

Open Enrollment

Fiscal Year 2025

G U A M

Judiciary of Guam

Greg Kerrebrock

Government & National Accounts Representative



Judiciary Member



Home > Judiciary > Judiciary Member

Judiciary of Guam Open Enrollment FY2025 September 10 - 25, 2024

You've got choices with TakeCare

Thank you for considering TakeCare for your health care needs. At TakeCare, we are committed to giving you choices while delivering quality and affordable health care benefits and services that's focused on you and your family needs.

If you have questions about which TakeCare medical or dental plan might be right for you, answering the following can help you choose a plan that might be the best fit.

- **What type of coverage will you need?** See the benefit summaries below.
- **Is cost an important consideration?** See the payroll deduction amounts below.
- **Will you need in-network or out-of-network coverage?** Check our [Provider Search Tool](#) to see if your doctor, dentist, or preferred facility is included in our extensive network, on or off island.
- **Are you interested in joining a gym?** Choose from TakeCare's 23 different fitness partners on Guam. [Click here](#) for a full list and the discounted membership cost for each.
- **Looking to better manage your health?** [Click here](#) to learn more about our extensive list of free wellness and health education classes.
- **Interested in earning money by completing recommended health screenings, making health improvements, going to the gym regularly?** Earn up to \$600 as an individual through our wellness incentive program. [Click here](#) for details.

Ready to enroll or make a change with TakeCare?

[Click here](#) to access our online enrollment portal.

[Click here](#) to request a TakeCare Information benefit packet.

Or [click here](#) to ask us a question or request more information

On-Site Presentation Sessions

TakeCare representatives will be available at the following on-site sessions:

Judicial Education Center	Thursday, Sept 12	9:00am - 10:00am
	Wednesday, Sept 18	3:30pm - 4:30pm

On-Site Q&A Session

HR Office (San Ramon Building)	Friday, Sept 20	9:00am - 11:00am
-----------------------------------	-----------------	------------------

Virtual Presentation Sessions

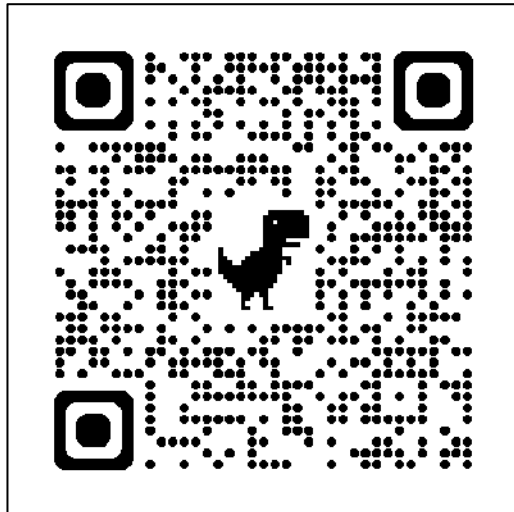
Get your TakeCare-specific questions answered through conveniently scheduled virtual presentation sessions throughout the open enrollment period. Attend any of the sessions to be conducted via Microsoft Teams listed below.

USEFUL LINKS

- FY2025 Judiciary Open Enrollment Booklet >
- Multi-Language Information Flyer >

Judiciary of Guam Forms and Resources

- FY2025 Judiciary Enrollment Change >
- Legal Guardianship >
- Cohabiting Partner Affidavit >



More Info
www.takecareasia.com/judiciary2025
(671) 647-3526
CustomerService@takecareasia.com



FY2025 Benefit Briefing Outline

- Company Overview
- Benefit Offering
- Payroll Deductions
- Provider Network
- Wellness/Fitness Program
- Special Features
- Enrollment Info
- Information Resources

- Wholly-owned by Tan Holdings Corporation
- Delivering Healthcare Solutions to the Region for 50+ years
- 40+ year FEHB health plan participant
- Operations in Guam, CNMI, and Philippines
- Over 250 employees
- 40% market share
- Vertically Integrated Organization
 - Licensed Insurance Company - Plan Administration - Healthcare Provider



Tan Holdings

Health Plan Accredited by



ACCREDITATION ASSOCIATION
for AMBULATORY HEALTH CARE, INC.

Elevating the member/patient
experience

TakeCare
The first accredited
health plan on Guam!

- Member Rights, Responsibilities, Protections

- Governance

- Administration

- Provider Network Credentialing

- Network Adequacy

- Case Management/Care Coordination

- Health Education and
Wellness Promotion

- Quality Improvement and
Risk Management



FY2025 Benefit Offering

- PPO 1000
- HSA 2000
- Expanded US Network Access
- Dental 1000
- Dental 2000 w/Ortho

Other FY2025 Benefits

- Travel Allowance Benefit
- Wellness/Fitness Incentive Program
- Wellness/Health Education Classes
- No-cost Group Fitness Classes
- Discounted Fees @ 23 Fitness Partners
 - Gym membership not subsidized by Judiciary

FY2025 Benefit Changes

PPO1000 Option

- No changes

HSA2000 Option

- **Family Deductible (Classes 2-4)**
 - FY2024 - \$3,200 individual deductible
 - FY2025 - **\$3,300** individual deductible

Dental 2000 Option

- **Orthodontia**
 - FY2024 – 50% covered (reimbursed)
 - FY2025 – **100% covered** (reimbursed)

Participating Network Benefits	PPO 1000
Deductible	\$1,000/\$2,000
Out of Pocket Max (Medical/Rx combined)	\$3,000/\$9,000 (deductible and coinsurance)
Preventive Care	100% covered
Primary Care	\$5 copay (FHP) \$10 (Preferred) \$20 copay (other providers)
Specialist Care	\$40 copay
Laboratory Services	100% covered
Routine Diagnostic Testing	\$15 copay (FHP) \$20 copay (other providers)
Complex Diagnostic Testing	20% coinsurance
Emergency Room	\$75 copay
Urgent Care	\$50 copay
Inpatient Hospital	20% coinsurance
Prescriptions (30 day) (90 day @ SuperDrug)	Preferred 5%/10%/30%/30% Other 10%/20%/30%/30%
Mail Order Prescriptions (90 day)	\$0/\$0/30%/nc

FY2025 TakeCare Medical Benefits

Other coverages include:

- Acupuncture
- ASD Treatment
- Blood & Blood Derivatives
- Chiropractic
- Clinical Trials
- DME incl CPAP, BPAP
- ESRD
- Home Health / Hospice
- Hyperbaric O2 Therapy
- Implants, Prosthetic Devices (limitations)
- Occupational Therapy
- Physical Therapy
- SNF
- Sleep Study (diagnostic)



A TanHoldings Company

 - deductible applies

Participating Network Benefits	PPO 1000	HSA 2000
Deductible	\$1,000/\$2,000	\$2,000/\$4,000
Out of Pocket Max (Medical/Rx combined)	\$3,000/\$9,000 (deductible and coinsurance)	\$4,000/\$11,900 (deductible and coinsurance)
Preventive Care	100% covered	100% covered
Primary Care	\$5 copay (FHP) \$10 (Preferred) \$20 copay (other providers)	\$5 copay (FHP) \$15 (Preferred) \$25 copay (other providers)
Specialist Care	\$40 copay	\$40 copay
Laboratory Services	100% covered	100% covered
Routine Diagnostic Testing	\$15 copay (FHP) \$20 copay (other providers)	\$15 copay (FHP) \$20 copay (other providers)
Complex Diagnostic Testing	20% coinsurance	20% coinsurance
Emergency Room	\$75 copay	\$75 copay
Urgent Care	\$50 copay	\$50 copay
Inpatient Hospital	20% coinsurance	20% coinsurance
Prescriptions (30 day) (90 day @ SuperDrug)	Preferred 5%/10%/30%/30% Other 10%/20%/30%/30%	Preferred 5%/10%/30%/30% Other 10%/20%/30%/30%
Mail Order Prescriptions (90 day)	\$0/\$0/30%/nc	\$0/\$0/30%/nc

FY2025 TakeCare Medical Benefits

Other coverages include:

- Acupuncture
- ASD Treatment
- Blood & Blood Derivatives
- Chiropractic
- Clinical Trials
- DME incl CPAP, BPAP
- ESRD
- Home Health / Hospice
- Hyperbaric O2 Therapy
- Implants, Prosthetic Devices (limitations)
- Occupational Therapy
- Physical Therapy
- SNF
- Sleep Study (diagnostic)



A TanHoldings Company

- deductible applies

FY2025 TakeCare Medical Benefits


Non-Participating Network Benefits	PPO 1000	HSA 2000
Deductible	\$2,000/\$6,000	\$4,000/\$12,000
Out of Pocket Max (Medical/Rx combined)	No maximum	No maximum
Preventive Care	30% coinsurance of our allowance plus any difference between our allowance and billed charges.	30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Primary Care		
Specialist Care		
Laboratory Services		
Outpatient Radiology		
Diagnostic Testing		
Inpatient Hospital	30% of Average Wholesale Price (AWP) plus any difference between any eligible and billed charges	30% of Average Wholesale Price (AWP) plus any difference between any eligible and billed charges
Prescriptions		
Emergency Room	\$75 copay	\$75 copay

Other coverages include:

- Acupuncture
- ~~ASD Treatment~~
- Blood & Blood Derivatives
- Chiropractic
- Clinical Trials
- DME incl CPAP, BPAP
- ESRD
- Home Health / Hospice
- Hyperbaric O2 Therapy
- Implants, Prosthetic Devices (limitations)
- Occupational Therapy
- Physical Therapy
- SNF
- Sleep Study (diagnostic)



A TanHoldings Company

 - deductible applies

FY2025 TakeCare Dental Benefits

Participating Network Benefits	Dental 1000	Dental 2000
Deductible	None	None
Diagnostic & Preventive Services	100% covered	100% covered
Basic & Restorative	80% covered	80% covered
Major & Replacement	50% covered	50% covered
Orthodontia	Not covered	100% covered (reimbursed)
Plan Year Maximum	\$1,000 per year	\$2,000 per year

Diagnostic & Preventive

- Exams/Prophylaxis (once every 6 months)
- X-rays (bite wing 4/plan year max, full mouth once every 3 yrs)
- Flouride (to age 19)
- Sealants, Space Maintainers (to age 16)

Basic & Restorative

- Emergencies
- Routine fillings
- Oral surgery
- Periodontics
- Endodontics
- General Anesthesia

Major & Replacement

- Prosthodontics
 - Fixed
 - Removable

Orthodontia

- Children
- Adults

FY2025 TakeCare Dental Benefits

Non-Participating Network Benefits	Dental 1000	Dental 2000
Deductible	None	None
Diagnostic & Preventive	30% coinsurance of our allowance plus any difference between our allowance and billed charges.	30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Basic & Restorative		
Major & Replacement	65% coinsurance of our allowance plus any difference between our allowance and billed charges.	65% coinsurance of our allowance plus any difference between our allowance and billed charges.
Orthodontia	Not covered	
Plan Year Maximum	\$1,000 per year	\$2,000 per year

Diagnostic & Preventive

- Exams/Prophylaxis (once every 6 months)
- X-rays (bite wing 4/plan year max, full mouth once every 3 yrs)
- Flouride (to age 19)
- Sealants, Space Maintainers (to age 16)

Basic & Restorative

- Emergencies
- Routine fillings
- Oral surgery
- Periodontics
- Endodontics
- General Anesthesia

Major & Replacement

- Prosthodontics
 - Fixed
 - Removable

Orthodontia

- Children
- Adults



Health Savings Accounts

What is a Health Savings Account (HSA)?

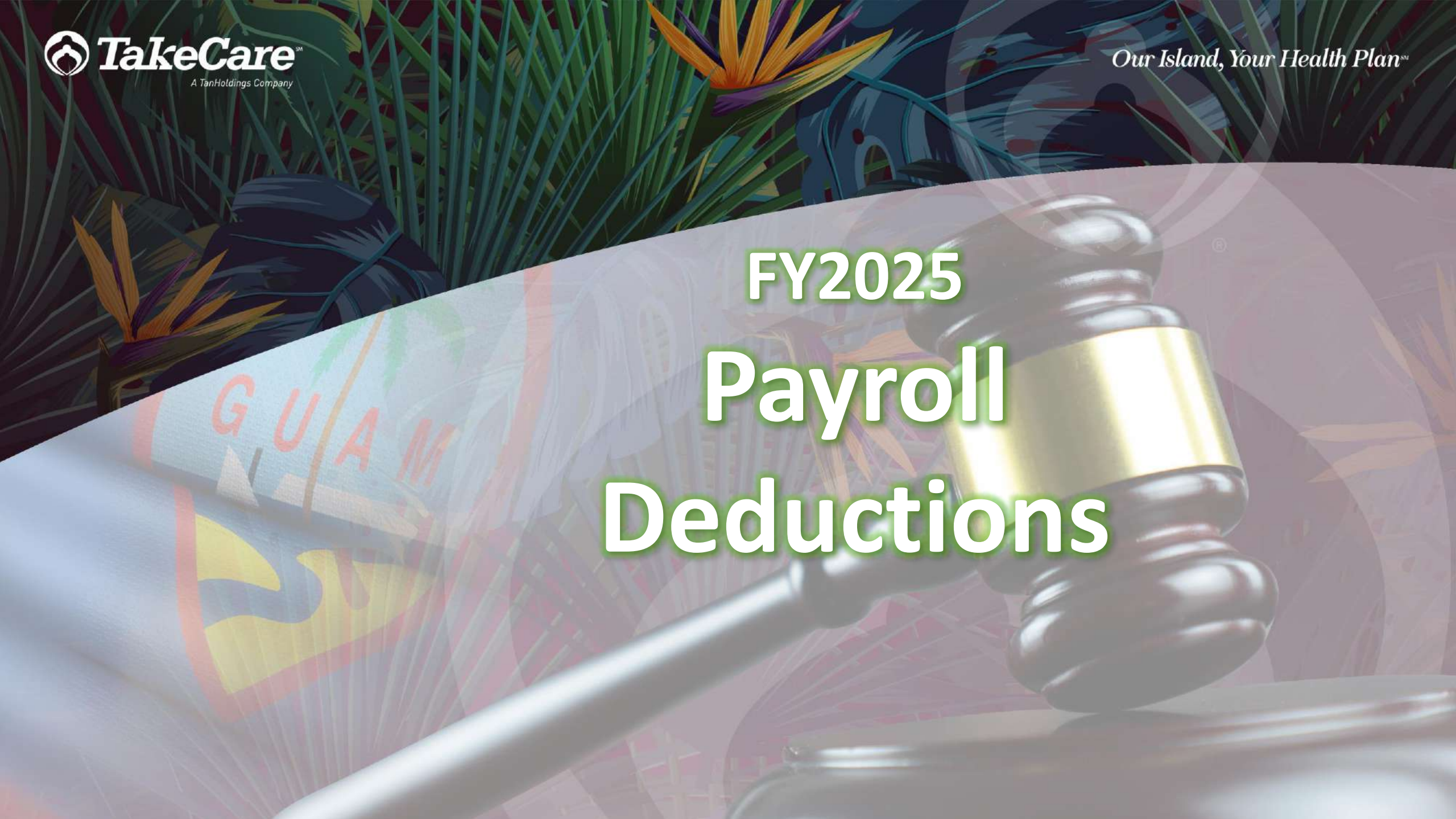
- A federally-recognized savings plan that allows you to make tax-deductible contributions
- Tax-deductible contributions allowed
 - 2024 – up to \$4,150 (individual), \$8,300 (family)
 - 2025 – up to \$4,300 (individual), \$8,550 (family)
 - Plus additional \$1,000 catch up (55 or older)
- No “use it or lose it” rules. Any money left over in your account at the end of the year rolls over year after year until you are ready to withdraw it, even if you are no longer participating in the HSA2000.

How can I use a Health Savings Account (HSA)?

- Non-taxable withdrawals (including interest earnings)
 - if used to pay for tax-deductible medical expenses,
 - including those that your insurance may not cover, or
 - save the money in your account for future needs
- **IRS Publications 502 & 969** provide a list of eligible and ineligible medical expenses
- Remember, the IRS may modify its list of eligible expenses from time to time. As always, consult your tax advisor should you require specific tax advice.
- Taxable withdrawals
 - Income tax on the amount withdrawn plus 20% penalty. Penalty is waived for persons who have reached the age of 65 or have become disabled at the time of the withdrawal

Who's eligible for the HSA?

- enrolled in the HSA2000 medical plan, and
- cannot be claimed as a dependent on someone else's tax return, and
- must **NOT** be participating in any one of the following benefit programs:
 - Medicare or Medicaid
 - Health Flexible Spending Account (FSA)
 - Covered under another health insurance plan (including Tricare)
 - Receiving or have received VA benefits in the last 3 month



FY2025
Payroll
Deductions

FY2025 Payroll Deductions

Employee Rate Shares (biweekly)

CLASS	PPO1000	HSA2000	DENTAL 1000	DENTAL 2000
CLASS 1: EE (Employee)	\$ 52.06	\$ 0.00	\$ 0.00	\$ 5.00
CLASS 2: EE & Spouse	\$ 119.33	\$ 0.00	\$ 0.00	\$ 20.00
CLASS 3: EE & Child(ren)	\$ 90.78	\$ 0.00	\$ 0.00	\$ 15.00
CLASS 4: EE & Family	\$ 169.50	\$ 0.00	\$ 0.00	\$ 25.00

Medical/Dental Classes
 Class 1 - Employee Only
 Class 2 - Employee + Spouse/Cohabiting Partner
 Class 3 - Employee + Dependent Child(ren)
 Class 4 - Employee + Family

Biweekly payroll deduction savings over FY2024

PPO1000 (all classes): **\$10**
 HSA2000: no change
 Dental 1000 (family): **\$1.45**
 Dental 2000 (family): **\$3.95**



Provider Network



The Island's Best Clinic



BEST MEDICAL CLINIC

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



BEST EYE CLINIC

- **Cancer Care**
- **Dental Care**
- **Home Health**



BEST PEDIATRICIAN
DR. EDNA SANTOS



BEST FAMILY PHYSICIAN
DR. VINCENT DUENAS

- **Hospice Care**
- **Pharmacy**
- **Vision Care**

Please note FHP Health Center's New Temporary Hours of Operation:
MONDAYS to SATURDAYS 8:00am - 8:00pm
SUNDAYS ALL CLOSED

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.



For a detailed schedule for each department, please visit our website at takecareasia.com

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>.



- 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

* Preferred In-Network Providers

Preferred In-Network Providers

- American Medical Centers
- Dr Shieh's Clinic
- FHP Health Center
- IHP Medical Group
- Marianas Physicians Group
- MPG Pediatrics
- MegaDrug Pharmacies
- SuperDrug Pharmacies
- Lower copays for primary care and covered medications at preferred in-network providers^[1]
- \$5 per visit at FHP
- \$10 per visit at AMC, Dr Shieh's Clinic, IHP, MPG, MPG Pediatrics
- 5% coinsurance for generic meds and 10% coinsurance for brand name meds at MegaDrug & SuperDrug locations

^[1] Subject to deductible under HSA 2000

These are in-network, directly contracted providers that have entered into a written agreement with TakeCare to provide care or treatment at preferential or better rates compared to other contracted or in-network providers and have demonstrated better outcomes based on a standard measurement set (HEDIS) monitored by the National Committee for Quality Assurance (NCQA). The providers which are identified as preferred in-network providers are subject to change. Please check with TakeCare to confirm the preferential status of contracted/in-network providers.

- **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**



St. Luke's
Medical Center
Quezon City · Global City



CARDINAL SANTOS
MEDICAL CENTER
YOU are family



THE MEDICAL CITY
Where Patients are Partners



MAKATI MEDICAL CENTER

PHARMACY

- Available to TakeCare members accessing care in the Philippines
- 100% coverage for prescription drugs listed on the TakeCare formulary listing
- Approved prescription drugs can be obtained from approved pharmacy locations
- Approval from TakeCare MRO is required



Locations ▪ San Juan City ▪ Makati ▪ Pasig City ▪ Quezon City ▪ Taguig City



Locations ▪ The Medical City ▪ St. Luke's Quezon City ▪ Makati Medical Center



Preferred Locations

- Alabang
- Bonafacio Global City
- Bacolod
- Cebu
- Makati

Services Available

- Diagnostic
- Basic Treatment
- Endodontics
- Periodontics
- Crowns, Bridges
- Dentures
- Oral Surgery

CONTINENTAL US

- Cedars Sinai Hospital*
- Children's Hospital of Los Angeles*
- PIH Health Downey Hospital
- PIH Health Good Samaritan Hospital
- PIH Whittier Hospital
- Long Beach Memorial Medical Center
- Mayo Clinic Health System*
- MD Anderson Cancer Centers*
- Miller Children's Hospital
- Pacific Cardiovascular Associates
- UCLA Medical Center
- Western Medical Center Santa Ana
- Plus 1.2 million providers nationwide*



HAWAII

- Adventist Health Castle*
- Shriners Hospital for Children
- The Queen's Medical Center*
- Wahiawa General Hospital*
- 180 PCPs, 9 Urgent Care, 112 specialists*



US PHARMACY BENEFIT MANAGER (PBM)

- Elixir Solutions --> Now Birdi 
- 1,000s of pharmacies nationwide

NEW ZEALAND

- 5 Hospitals, 7 PCPs, 350 Specialists

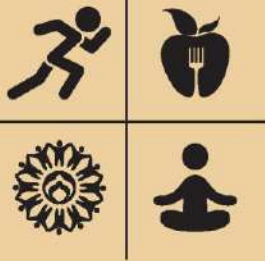
ASIA

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





Wellness Program



Balanced Lifestyle
TakeCare

Wellness Program

“I used to be 254 lbs with a 44” waistline. Now I’m proud to say that I am 218 with a 40” waistline. I can keep going on about doing things I love while remaining healthy.”

- Richard Manley, 80 years old, Prevent T2 Participant

The only nationally recognized wellness program on island with a proven track record.

TakeCare’s Prevent T2 Program recognized by CDC and its DSMES Program recognized by ADA

- **Case Management Program for Chronic Diseases**
- **Evolt 360 Body Scanner**
- **Diabetes Self-Management Education and Support (DSMES) Program**
- **Diabetes Prevention Program (DPP) – Prevent T2**
- **Eat Right Workshops**
- **Fitness Program**
- **Nutrition and Health Education Program**
- **Quit Now - Nicotine Cessation Program**
- **Perinatal and Neonatal Care Management**

WELLNESS, DISEASE MANAGEMENT, AND PREVENTIVE INCENTIVE PROGRAM

CRITERIA/REQUIREMENT		
Preventive	If Completed at FHP Health Center	If Completed within TakeCare's Participating Network
Completion of TakeCare's Online Health Risk Assessment by eligible members 18 years and older once per benefit year	\$5	
Completion of a Biometric Screening through a TakeCare participating primary care provider or TakeCare's Wellness team or by eligible members 18 years and older once per benefit year.	\$5	
Completion of an Annual Physical Exam through a TakeCare participating primary care provider once per benefit year	\$50	\$25
Completion of an Annual Physical Exam and Colorectal Cancer Screening for eligible members between 50 to 75 years of age with any of the following services: colonoscopy, sigmoidoscopy and fecal occult blood test once per benefit year as part of the annual physical exam through TakeCare's participating primary care provider	\$25	\$10
Completion of an Annual Physical Exam, Breast Cancer Screening and Screening Mammogram for eligible female members between 35 to 74 years of age as part of the annual physical exam through TakeCare's participating primary care provider	\$25	\$10
Completion of an Annual Physical Exam, Cervical Cancer Screening and Pap Smear for eligible female members between 21 to 65 years of age as part of the annual physical exam through TakeCare's participating primary care provider	\$25	\$10
Administration of flu vaccines for eligible members between 18 to 64 years old once per benefit year	\$10	\$5
Completion of an Annual Dental Exam through a TakeCare participating dentist	\$10	\$5
Completion of an Annual Vision Exam through a TakeCare participating primary care provider	\$10	\$5
Completion of a Pre-natal Visit with a TakeCare participating Obstetrician Gynecologist within the first trimester and member needs to provide documentation and proof of pre-natal visit and pregnancy test to TakeCare	Not Applicable	\$10
Sustained controlled HbA 1c (< 8 HbA 1c) in a benefit year for insulin dependent patient members enrolled under Wellness and Disease Management Program.	\$10	Not Applicable
Achieving a 75% medication adherence to any one of the following – antidiabetic, antihypertensive, antihyperlipidemic or asthma medication in a benefit year for eligible patients/members diagnosed with diabetes, hypertension, dyslipidemia and asthma (respectively) as prescribed by a TakeCare participating primary care provider.	Not Applicable	\$10
Completion of any TakeCare Disease Management Program or Wellness Workshop once per benefit year	\$25 per program up to \$50 maximum per member per benefit year	Not Applicable

OUTCOME BASED INCENTIVE PROGRAM

CRITERIA/REQUIREMENT	MEMBER INCENTIVE
<p>10% Improvement or sustained blood pressure reading of lower than 140 over 90 if member completed Cardiac Risk Management (CRM) or Diabetes Management (DM) Program and was diagnosed with Hypertension prior to enrollment of the program. Initial screening and final screening must be at least (3) months apart within the benefit period. Screening must be performed by TakeCare's Wellness Team, primary care provider or chosen participating gym/fitness partner. Results must be submitted to TakeCare (tc.incentives@takecareasia.com).</p>	<p>Initial Screening - \$100 Final Screening - \$100</p>
<p>10% Improvement or sustained cholesterol screening results for LDL-C less than 100mg/dl or Triglycerides less than 150mg/dl if member completed Cardiac Risk Management (CRM) or Diabetes Management (DM) Program and was diagnosed with Hypertipidemia prior to enrollment of the program.</p> <p>Initial screening and final screening must be at least (3) months apart within the benefit period. Screening must be performed by TakeCare's Wellness Team, primary care provider or chosen participating gym/fitness partner. Results must be submitted to TakeCare (tc.incentives@takecareasia.com).</p>	<p>Initial Screening - \$100 Final Screening - \$100</p>
<p>10% Improvement or sustained HBA1C result of 7% or lower if member completed Cardiac Risk Management (CRM) or Diabetes Management (DM) Program and was diagnosed with Diabetes prior to enrollment of the program.</p> <p>Initial screening and final screening must be at least (3) months apart within the benefit period. Screening must be performed by TakeCare's Wellness Team, primary care provider or chosen participating gym/fitness partner. Results must be submitted to TakeCare (tc.incentives@takecareasia.com).</p>	<p>Initial Screening - \$100 Final Screening - \$100</p>

FITNESS/GYM INCENTIVE PROGRAM

CRITERIA/REQUIREMENT	MEMBER INCENTIVE
<p>10% Improvement or sustained normal or ideal body fat range; or 2-inch waist circumference improvement or sustained ideal range for waist circumference depending on the member's age and gender; or two (2) point improvement on eligible member's body mass index ("BMI") score or a sustained BMI score between 18.5 to less than 25 if eligible member has chosen and enrolled under a TakeCare participating gym/fitness partner.</p> <p>Initial screening and final screening must be at least (3) months apart within the benefit period. Screening must be performed by TakeCare's Wellness Team, primary care provider or chosen participating gym/fitness partner. Results must be submitted to TakeCare (tc.incentives@takecareasia.com).</p>	<p>Initial Screening - \$100 Final Screening - \$100</p>
<p>Completion of ten (10) visits every month by eligible member to any TakeCare's participating gym/fitness partner</p>	<p>\$10 per month for every month that member had ten (10) visits or more</p>



TakeCare's Group Fitness Schedule September 2024



Balanced Lifestyle
TakeCare

FREE for TakeCare Members - Please present your insurance card and ID.
Non-members: Classes at Hilton Wellness Center & Urban Fitness are subject to facility drop-in rate.

LOCATION	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
Century Plaza (2nd floor parking)	Mixed Fit 5:30pm Ann	Zumba 5:30pm Karen	Mixed Fit 5:30pm Ann	Zumba 5:30pm Karen	Mixed Fit 5:30pm Brian
Hilton Wellness Center (671) 646-1835	Water Aerobics Group 1: 4:30pm Group 2: 5:00pm Jenn Strong Nation 12:00pm Karen	Water Aerobics 8:30am Jay	Water Aerobics 8:30am Jay Strong Nation 12:00pm Karen Water Aerobics Group 1: 4:30pm Group 2: 5:00pm Jenn	Water Aerobics 8:30am Jay	Aqua Zumba 8:30am Karen Water Aerobics 5:00pm Jenn
Urban Fitness Guam (671) 686-7779	Cross Training 5:30pm James		Cross Training 5:30pm James		Swole 12:00pm Dani

*Schedule is subject to change without notice. Visit www.takecareasia.com or use the TakeCare App for updated information.



TakeCare's Special Features



TakeCare will reimburse up to \$500 US dollars for the purchase of an airline ticket and/or payment for lodging while accessing medical care in the Philippines. *Subject to deductible on HSA plan.

This benefit applies to eligible members who are being referred to the Philippines for approved off island care and services meeting qualifying criteria of medical necessity for the travel benefit and approved as well as coordinated by TakeCare's Medical Management Department.

Services are limited to approved referrals for specialty care visits and consultations, diagnostic testing and imaging, out patient surgery, rehabilitation therapy, out patient chemotherapy and radiotherapy that are not available on Guam. Executive Check Ups, Primary Care and Preventive Care are not eligible for the travel allowance benefit.

This benefit is in addition to the airfare benefit which is available for hospital-to-hospital transfer.

*Non-compliance with required treatment guidelines as defined by TakeCare's provider and Medical Management will result to non-eligibility under the travel benefit. TakeCare will cover one adult companion per patient, up to a maximum of two adult companions, for an approved travel benefit to accompany minors or disabled members. Approved companions are limited to eligible legal parents or legal guardians. Other limitations may also apply.



Wildcards:





Self-Reporting

Fitness Activity

The list of acceptable fitness apps has been expanded to now include Fitbit and Samsung. In addition, participants have the option of earning fitness stamps using other fitness apps not listed, so long as submitted screenshots include all of the required measures.



To earn fitness stamps through self-reported fitness activities, TakeCare Members must:

1. Be eligible for fitness incentives through TakeCare's Wellness and Fitness Incentives Program OR have a gym benefit through TakeCare Insurance.
 - Walking/Jogging/Running
 - Strength Training
 - Biking
 - Court/Field Sports
 - Swimming
 - Rowing
 - Boxing/Combat Sports

3. Track your activity using one of your favorite fitness apps such as these below, plus others:



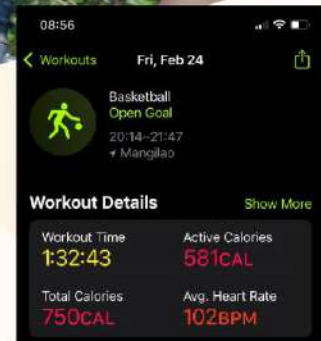
4. Upload a **screenshot*** of your activity to <http://tiny.cc/TCActivityReport> and complete the validation form. *Program Restriction Apply

*Screenshots **must** include:

- Exact Date and Time (Dates listed as "Today", "Yesterday", etc will not be accepted)
- Type of activity
- Duration (time) of activity
- Optional: GPS mapping, heart rate, calories, steps, distance



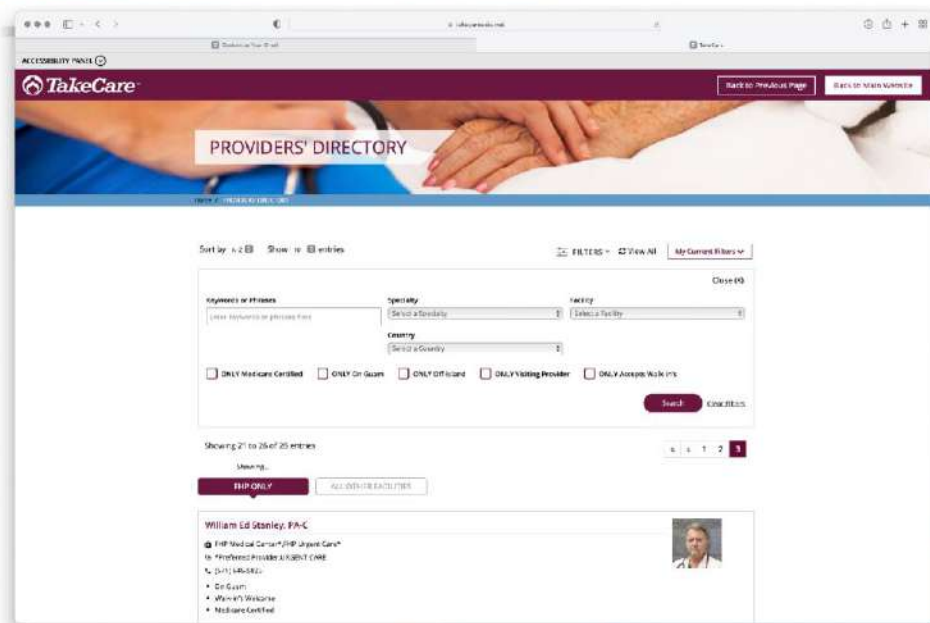
Scan QR Code to upload via mobile device.



*Program Restriction Apply



DOWNLOAD THE **TAKECARE** MOBILE APP!



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!

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.



A TanHoldings Company
takecareasia.com



Download the TakeCare mobile app today.





Receive special offers or discounts when you present your TakeCare member ID card at any of our Affinity Partners.

The Affinity Rewards program is TakeCare's loyalty program that rewards members for supporting partner program members. As a TakeCare member, you have the benefit of receiving discounts and special offers from our Affinity Partners.

 <p>Ajisen Ramen Free food, tea with any entree purchase*</p>	 <p>Al Dente (Hyatt Regency Guam) 10% off Total Purchase</p>	 <p>Asiga 5% discount on food and drinks (excluding merchandise, coffee beans, and special orders)†</p>	 <p>Blake's Car Rental 10% off any car rental or detail servicing</p>	 <p>Breezes (Hyatt Regency Guam) 10% off Total Purchase</p>	 <p>café kitchen (Hyatt Regency Guam) 10% off Total Purchase</p>
 <p>Caffe Cino (Hilton Ocean Resort) 15% off cardholder's purchase†</p>	 <p>Capricciosa \$3 OFF on any purchase of \$20 or more†</p>	 <p>Car Audio Image 10% OFF SELECTED ITEMS* JBL, Sior Audio, PG/SS, Chemical GYS, Power Acoustic, DS18†</p>	 <p>Carrier 15% off regular list price for wall, duct free air conditioning systems. Discount not applicable on FC-24L BTU models or units. Free beacons with installation for FC-24L BTU units.</p>	 <p>DripServedDaily 10% off of all active wear and apparel†</p>	 <p>East Island Tinting 10% off all services including special promotions†</p>
 <p>FEWTURE 15-20% OFF OF ALL SELECTED MERCHANDISE INCLUDING POP-UPS, EVENTS, AND ONLINE PURCHASES‡</p>	 <p>FHP Dental 10% off Teeth Whitening (Conditions apply. Please call FHP Dental for more information.)†</p>	 <p>FHP Vision 10% OFF on all non-prescription eyewear and over the counter items†</p>	 <p>Fit For You Guam 4 week Meal Program (7 days a week, 3 meals a day)†</p>	 <p>Fisherman's Cove 10% off Total Purchase†</p>	 <p>Fizz & Co. Purchase one of our handmade sodas, soda jerk favorites and get one FREE†</p>
 <p>Fountain Lobby Lounge (Hotel Nikko Guam) 10% off cardholder's purchase or over \$15.00†</p>	 <p>Gemkell Three South Plaza, BALNEOGA, OROBE, ANVENEN, LESPORTAC, The Plaza, BALNEOGA, MARC JACROS, LESPORTAC, LINDEKAMP, Miravalle Mall, LAKESTE</p>	 <p>H2O Spa 5% discount for any services (Conditions apply)†</p>	 <p>Ignite Juice Bar * 15% off on 5 days or more on a Cleanse Program * 10% off on any (Cash) 1 item from the menu transaction</p>	 <p>Ina Wellness Collective * 10% off on all services - in promotional week TakeCare * 10% off health and wellness programs - mention TakeCare when booking consultation</p>	 <p>ISLAND EYE SPECIALISTS Island Eye Receive up to \$600 OFF LASIK Surgery†</p>
 <p>Island Skin Spa 10% off any regular price facials, massages, & wax†</p>	 <p>Islander Terrace (Hilton Ocean Resort) 15% off (Sunday - Thursday)†</p>	 <p>KM Universal 15% off Sanding, 5% off STBIH, Bushcutters, Chainsaws, and Outdoor Power Equipment†</p>	 <p>Lagoon Spa 5% off (Conditions apply)†</p>	 <p>the lounge Lobby Lounge (Hyatt Regency Guam) 10% off Total Purchase</p>	 <p>Lotus Surf Shop 20% off All Apparel & Accessories†</p>
 <p>Magellan Restaurant (Hotel Nikko Guam) 15% off cardholder's meal and beverage†</p>	 <p>Mega Drug I, II, III 5% discount for all over the counter products when purchased \$10 or more†</p>	 <p>Moka's Paddleboards 10% off select services. (includes Rental, Top-Alongs, and Expeditions. Per transaction)†</p>	 <p>Natural Ginger Spa 5% Off Any Treatment (Contact Natural Ginger Spa for treatments, conditions apply)†</p>	 <p>Niji (Hyatt Regency Guam) 10% off Total Purchase</p>	 <p>PAT'S TINTING & REPAIRS \$30 off - Tinting \$35 off - Detailing</p>
 <p>San Lorenzo Laundry Express * 10% off on Wash, Dry, & Fold service * Group 2 combination for any size and receive 50% off on the 2nd combination†</p>	 <p>SMILE CHILD 10% off (in-store and online) Use Code: (TAKECARE10) for online orders only†</p>	 <p>Spa Ayualam 30% off all services (Conditions apply)†</p>	 <p>TGI Friday's 15% off member meals†</p>	 <p>the deli The Deli (Hyatt Regency Guam) 10% off Total Purchase</p>	 <p>The Laundry Time 5% off on all premium orders for laundry pickup and delivery. Use code - TAKECARE2022 to avail discount.</p>
		 <p>TONY ROMA'S RIBS SEAFOOD STEAKS FREE side salad with every entree†</p>	 <p>Zephyr Cooling 10% discount off all basic AC cleaning†</p>		



For more information about the program or how to become an Affinity Rewards Partner, please contact us at affinityrewards@takecareasia.com. Conditions apply.

*Information subject to change

RESTRICTIONS APPLY: †Excludes alcohol. May not be combined with any other offer, promotion, or discount. Dine in only. Valid only on Guam. ‡Excludes Special Event. May not be combined with any other offer, promotion, or discount. Valid only on Guam. ‡Limit one per table. May not be combined with any other offer, promotion, or discount. Valid only on Guam. ‡Please see Affinity Rewards partner for details. ‡Cannot be combined with any other offer, promotion, or discount. ‡Not valid on following promotional days: Dec. 24, 25, 31, Jan. 1 and Feb. 14. Cannot be used in conjunction with any other promotions or discounts.



FY2025
Enrollment
Info

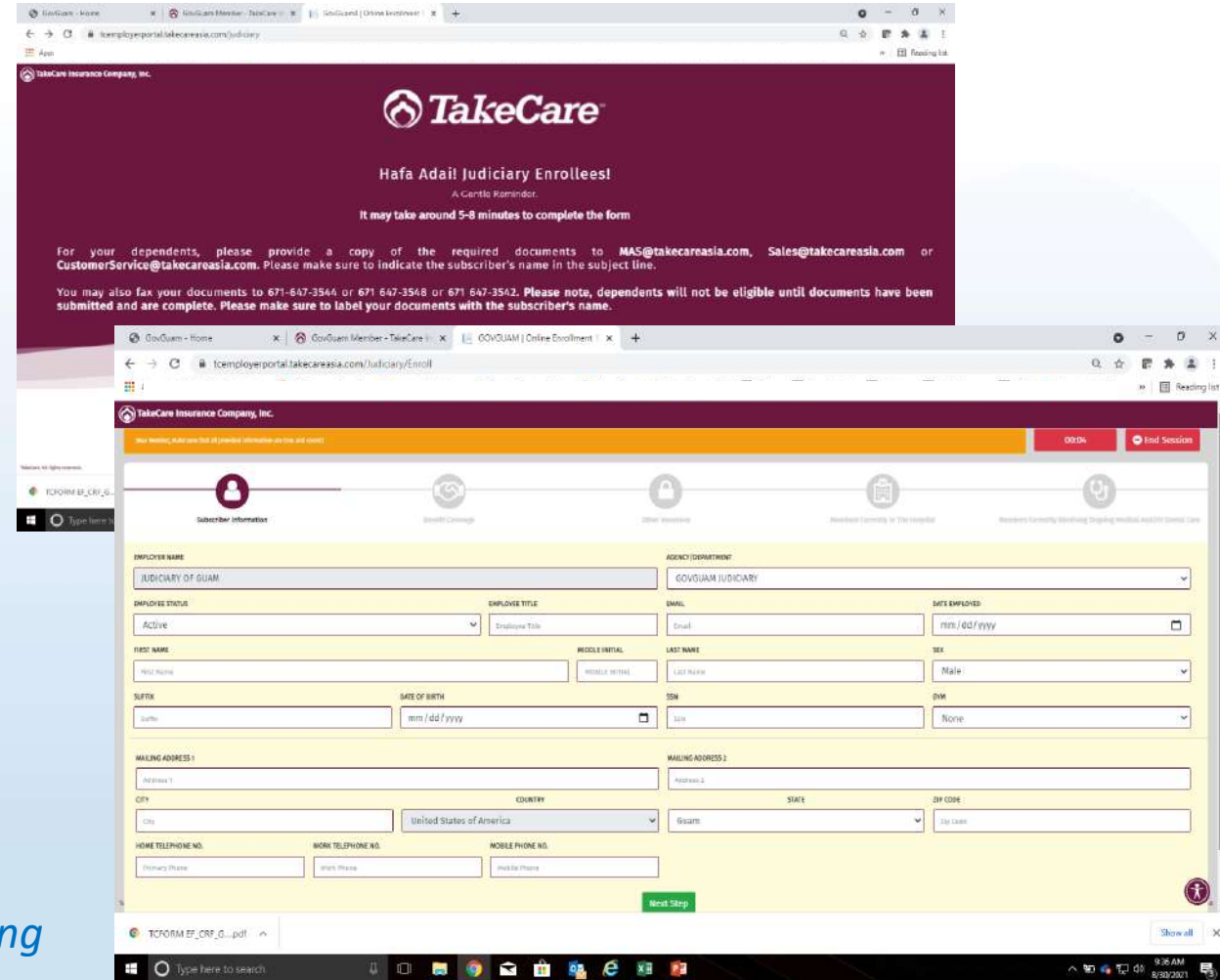
FY2025 Enrollment Info

- “Rollover” if no changes
- Enrollment deadline is September 25
- Online Enrollment Portal
- Forms also available
 - ✓ Enrollment form
 - ✓ Cohabiting Affidavit
 - ✓ Legal Guardianship

Online Enrollment Portal

- Available 24/7
- Secure
- Easy to navigate
- Gym choice included
- Pre-populated if already enrolled

Must use an enrollment/change form if terminating coverage. Cannot be done on portal.



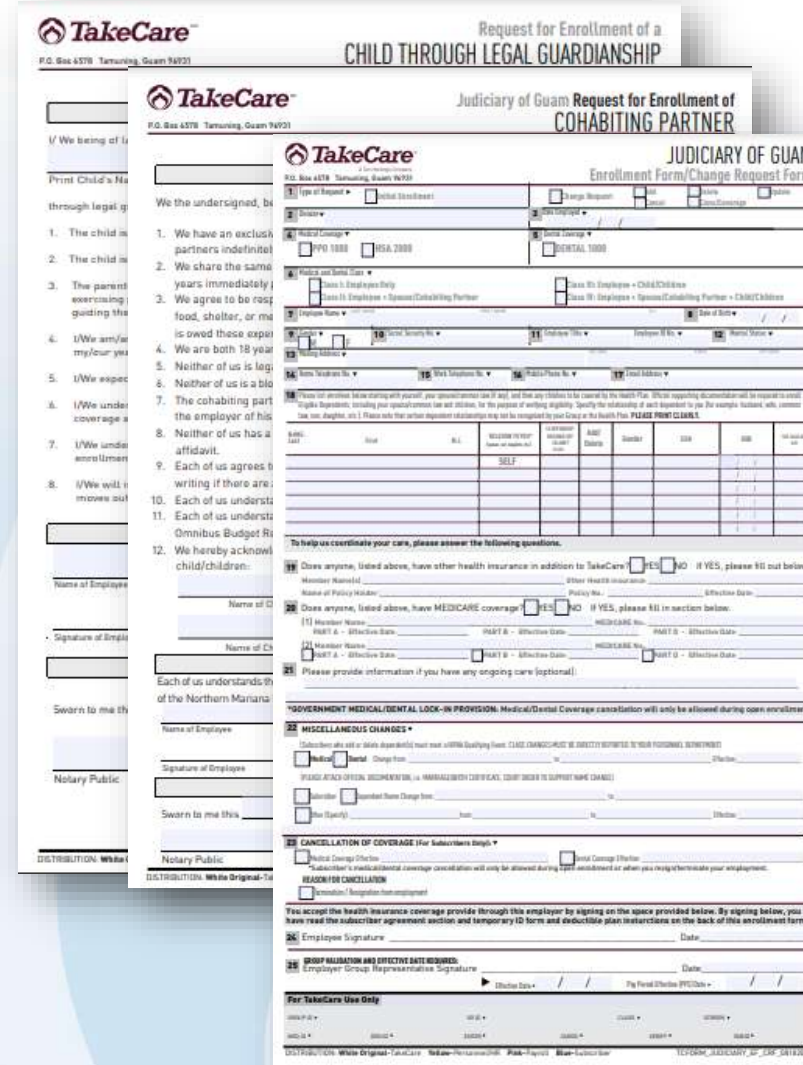
The image shows two overlapping screenshots of the TakeCare online enrollment portal. The top screenshot is a reminder page for Judiciary enrollees, stating that it may take 5-8 minutes to complete the form and providing contact information for assistance. The bottom screenshot shows the enrollment form itself, which is pre-populated with information for a Judiciary of Guam employee. The form includes fields for employee name, status, title, email, date employed, first name, middle initial, last name, sex, suffix, date of birth, SSN, and mailing address. A 'Next Step' button is visible at the bottom of the form.

<https://tcmemployerportal.takecareasia.com/Judiciary>

Soft and hard copy forms also available

- ✓ Enrollment form
- ✓ Cohabiting affidavit
- ✓ Legal guardianship

Must use an enrollment/change form if terminating coverage. Cannot be done on portal.



The image displays three overlapping forms from TakeCare. The top form is titled "Request for Enrollment of a CHILD THROUGH LEGAL GUARDIANSHIP". The middle form is titled "Judiciary of Guam Request for Enrollment of COHABITING PARTNER". The bottom form is titled "JUDICIARY OF GUAM Enrollment Form/Change Request Form". Each form includes sections for personal information, employment details, health insurance status, and a table for dependents. The bottom form also includes a "MISCELLANEOUS CHANGES" section and a "CANCELLATION OF COVERAGE" section.



Wrapping Up

- **Most economical, beneficial health insurance non-exclusive plan**
- **Full FHP Health Center Access**
 - \$5 copay primary care
 - \$15 copay routine diagnostic tests, eye exams
 - Urgent Care open 6 days, 8am-8pm
 - On-site Pharmacy, Lab, & Imaging Services
- **\$10 copay primary care** – AMC, IHP, Dr Shieh's Clinic, MPG
- **5% coinsurance for Generic Rx, 10% coinsurance for Brand Rx** at SuperDrug, Mega Drug Locations
 - Up to 90 fill at all 6 SuperDrug locations incl Kmart

- **On-island network access** including Guam SDA Clinic, GRC, GRMC
- **100% coverage** for routine lab tests
- **\$500 Travel Allowance Benefit** available for each approved referral to the Philippines
- **100% coverage in the PI** (subject to plan deductibles)
- **Philippine provider network** includes Affinity Dental, Mercury Drug, MedExpress pharmacies
- **No-cost** Wellness/Health Education Programs

- **Up to \$920 in wellness/outcome/fitness incentives** for individuals, up to \$1840 for families – paid quarterly
- **Member discounts at 23 fitness partners**
- **Self-reported fitness activities** earn incentives
- **Member discounts at 5 massage therapy partners**, multiple restaurants and other service partners



Need more info?

Need More Information?

In-person Presentations, Q&A

Judicial Education Center	Thursday, Sept 12 Wednesday, Sept 18	9:00am – 10:00am 3:30pm – 4:30pm
HR Office (San Ramon Building)	Friday, Sept 20	9:00am – 11:00am

On-line Presentations, Q&A

https://tiny.cc/takecare01		Meeting ID	Passcode
Tuesday, Sept 10	9:00am – 10:00am	211 249 414 492	Qxg7Sg
Thursday, Sept 12	7:00pm – 8:00pm	276 930 805 558	MHhQDi
Monday, Sept 16	3:30pm – 4:30pm	286 410 546 600	89LHkC
Wednesday, Sept 18	7:00pm – 8:00pm	296 224 257 921	pTnU7U



Customer-Focused Services

Judiciary-dedicated services & assets

- Monthly scheduled onsite visits by service team
- Customized webpage
- Online enrollment portal

Customer Service Department

Office Hours: 8:00am – 5:00pm Monday-Friday

(671) 647-3526

(877) 484-2411 (Toll Free)

Email: customerservice@takecareasia.com

Fax: **(671) 647-3542**

Choose TakeCare!

www.takecareasia.com/judiciary2025

(671) 647-3526

CustomerService@takecareasia.com

