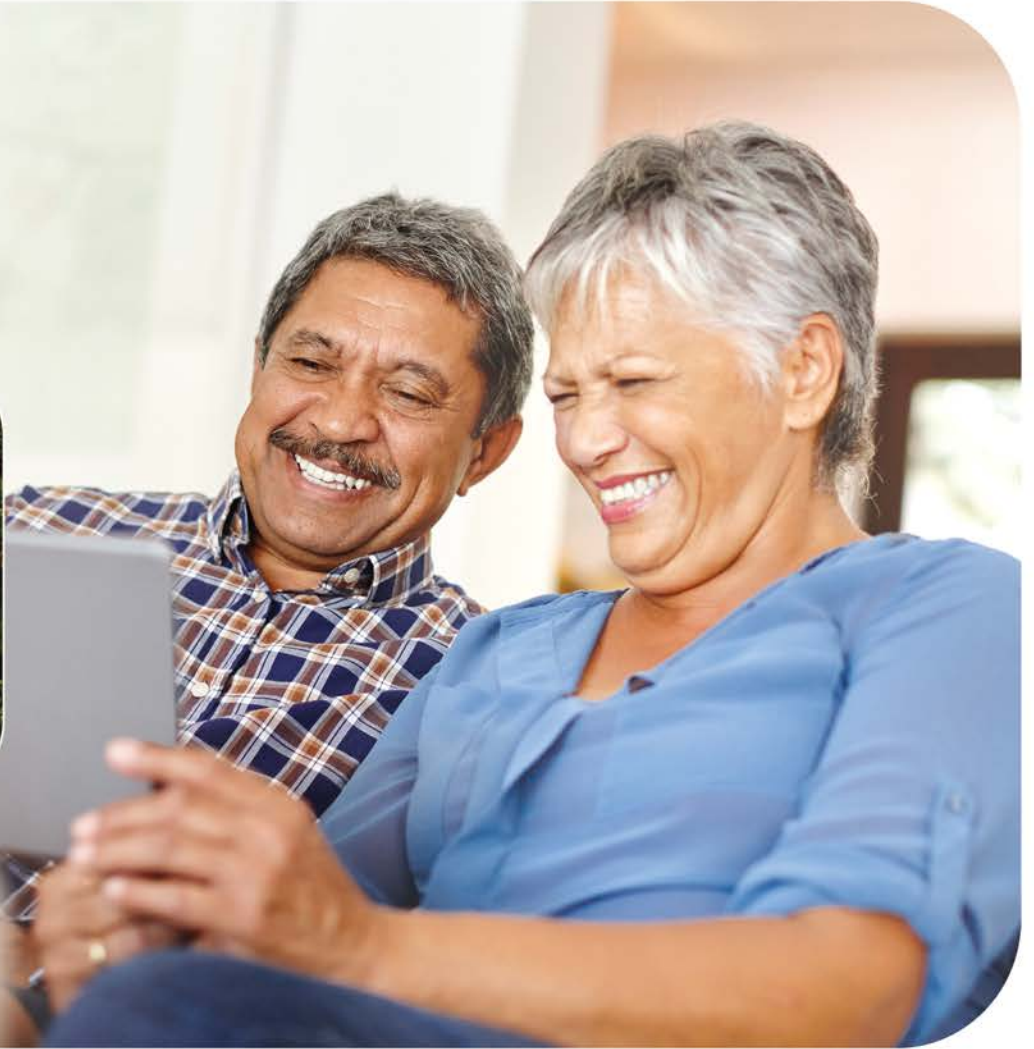


GovGuam  
**Retiree**  
Supplemental Plan (RSP)



Member Handbook





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# Buenas yan Hafa Adai!



Thank you for enrolling in this Retiree Supplemental Insurance (RSP) and allowing us the opportunity to be your health insurance company during the fiscal year 2018. We have served the Government of Guam employees and retirees for over a decade, and each year we continue enhancing the benefits and services that are available to you.

This year you will enjoy an enhanced network of medical providers not only locally but also outside of Guam, with expanded facilities in the Philippines and in the Southern California area to give you better and easier access to medical services. Below are some highlight of the new benefits and services that you will enjoy as our member during the FY2018 year:

In the following pages you will find additional information about your benefits, some specific unique features of this RSP program, access to providers, and other important information. We encourage you to review this member handbook carefully.

We would like to take the opportunity to again thank for entrusting your health insurance programs with us, and please feel free to contact us with any questions or suggestions that you may have.

Si Yu'us Ma'ase

# Member's Rights and Responsibilities



## As member of the Calvo's SelectCare HMO or PPO Plans you have the following rights:

### Information

- Know the names and qualifications of health care professionals involved in your medical treatment.
- Get updated information about the services covered and any limitations or exclusions
- Know how your plan decides what services are covered.
- Get information about copayments and fees that you must pay.
- Get updated information about providers that participate in the plan.
- Get information on how to file a complaint or appeal with the plan.
- Know how the plan pays for services to in-network and out-of-network health care professionals
- Receive information from health care professionals about your medications, how to take them, and possible side effects.
- Receive information from health care professionals about any proposed treatment or procedure, as you may need in order to consent to or refuse a course of treatment. Except during an emergency, this information should include a description of the proposed procedure or treatment, the potential risks and benefits involved, any alternate course of treatment (even if not covered) or non-treatment and the risks involved in each, and the name of the health care professional who will carry out the procedure or treatment.
- Be informed by participating health care professionals about continuing health care requirements after you are discharged from inpatient or outpatient facilities.
- Be informed if a health care professional plans to use an experimental treatment or procedure in your care. You have the right to refuse to participate in research projects.
- Receive an explanation about non-covered services.
- Receive a prompt reply when you ask the plan questions or request information.
- Receive a copy of the plan's Member Rights and Responsibilities Statement.

### Access to care

- Obtain primary and preventive care from the primary care physician you chose from the plan's network.
- Change your primary care physician to another available primary care physician who participates in the plan.
- Get necessary care from participating network specialists, hospitals and other health care professionals.
- Get referrals to participating network specialists who are experienced in treating your chronic illness.
- Be advised by your health care professionals on how to schedule appointments and get health care during and after office hours. This includes continuity of care.
- Be told how to get in touch with your primary care physician or a back-up physician 24 hours a day, every day.
- Call 911 (or any available emergency response service) or go to the nearest emergency facility when you have a medical condition with acute symptoms that are severe enough that a prudent layperson, who has average knowledge of health and medicine, could reasonably expect the lack of immediate medical attention to result in serious danger to the person's health.
- Receive urgently needed medically necessary care.

### The freedom to make decisions

- Use these rights regardless of your race, physical or mental disability, ethnicity, gender, sexual orientation, creed, age, religion, national origin, cultural or educational background, economic or health status, English proficiency, reading skills, genetic information, or source of payment for your care.
- Have any person who has legal responsibility to make medical care decisions for you make use of these rights on your behalf.
- Refuse treatment or leave a medical facility, even against the advice of doctors (providing you accept responsibility and the consequences of the decision).
- Complete an Advance Directive, Living Will or other directive and give it to your health care professionals.
- Know that you or your health care professional cannot be punished for filing a complaint or appeal.

## As member of the Calvo's SelectCare HMO or PPO Plans you have the following responsibilities:

### Member responsibilities

- To provide complete and accurate information to the best of your ability about your health, medications (including over-the-counter products and dietary supplements), and any allergies and sensitivities.
- Agree to follow the treatment plan prescribed by your provider and to participate in your care.
- Inform the provider about any living will, medical power of attorney, or other directive that could affect your care.
- Accept personal financial responsibility for any charges not covered by insurance, if applicable.
- Treat all health care providers, staff, and others respectfully.

# Health Care Terms & Definitions

This section defines some terms used frequently in this Handbook to describe your coverage

**Agreement** is the group contract between your employer and Calvo's SelectCare.

**Benefits** are the medically necessary services covered by your health plan and paid in part or in full by Calvo's SelectCare.

**Centers of Excellence** are the selected outstanding off-island hospitals, which have agreed to provide services at reduced rates to Calvo's SelectCare members.

**Contract Year or Plan Year** is normally a twelve-month period of your insurance coverage.

**Co-Insurance** is the percentage of covered services that must be shared by a covered person as specifically set forth in the Schedule of Benefits. Co-insurance is expressed as a percentage rather than as a dollar amount.

**Co-Payment** is the amount of covered medical expenses that must be shared by a covered person at the time of service as specifically set forth in the Schedule of Benefits. Co-payments are expressed as dollar amounts rather than percentages.

**Coordination of Benefits** is a provision in the plan that allows for the coordination of payments for covered medical services when a member is covered under more than one plan. Benefits paid by all plans will be limited to 100% of the covered charges for covered medical services. More information is contained in the "General Information" section of this Handbook.

**Covered Dependent** shall be defined as a Dependent eligible to receive benefits under the terms of this Plan.

**Deductible** is the amount of covered medical expenses that a member must first incur and pay before the plan pays for any covered medical expenses as set forth in the Schedule of Benefits.

**Doctor / Physician** is a properly licensed doctor of medicine (M.D.), osteopath (D.O.), podiatrist (D.P.M.), dentist (D.D.S. or D.M.D.), psychiatrist, psychologist (Ph.D.), or chiropractor (D.C.).

**Drug Formulary** is a list of preferred drugs covered by the plan. The Drug Formulary is a separate publication included with this Handbook.

**Eligible Charge** shall be defined as the portion of charges made to a Covered Person for Covered Services rendered which are payable to the Provider under this Agreement. For a Participating Provider, the Eligible Charges shall be the reimbursement amounts agreed to between Calvo's SelectCare and the Participating Provider.

For a Non-Participating Provider, the Eligible Charges for covered medical services shall be limited to the lesser of (a) the actual charge made by the provider, or (b) in the United States, the Medicare Participating Provider fees in the geographic area where the Service was rendered; or (c) in Asia, the fees most recently contracted by the Company at the St. Luke's Medical Center in Manila, Philippines, or (d) elsewhere, the Medicare National Standard Fee.

For a Non-Participating Provider, the Eligible Charges for covered dental services shall be the lesser of (a) the actual charges made by the provider or (b) the usual customary and reasonable charge, as determined by the Company, for the dental Service in the geographic region in which that Service was rendered.

**Emergency** in general, shall be defined as an accidental injury or an acute or serious medical condition of sudden or unexpected onset requiring immediate medical attention because any delay in treatment, in the opinion of the

Physician, would seriously impair future treatment or result in permanent disability, a serious worsening of the condition, or irreparable harm to the Covered Person's health or endanger his or her life. Examples of Emergencies include, but are not limited to heart attack, severe hemorrhaging, loss of consciousness, convulsions and loss of respiration.

**Employer** shall mean the Government of Guam (GovGuam) and its agencies.

**H.I.P.A.A.** shall be defined as the Health Insurance Portability and Accountability Act of 1996, as amended including amendments by PPACA, all provisions codified at 42 U.S.C. §300gg, and the regulations promulgated thereunder.

**Member or Covered Person** shall be defined as a person entitled to receive Covered Services pursuant to the Plan. A Covered Person shall reside in the Service Area and shall be:

- a bona fide employee of GovGuam who is classified as a full time employee by GovGuam; or
- voluntarily working under the "Quality Time" program and classified as such by GovGuam pursuant to P.L. 25-72; or
- classified as a retiree of GovGuam by GovGuam; or
- classified as a survivor of a retired employee of GovGuam by GovGuam; or
- except as otherwise provided in this Agreement, a Covered Dependent.

**Medically Necessary** shall mean services or supplies which, under the provisions of this Agreement, are determined to be:

- appropriate and necessary for the symptoms, diagnosis or treatment of the injury or illness or dental condition;
- provided for the diagnosis or direct care and treatment of the injury or illness or dental condition;
- within standards of good medical or dental practice within the organized medical or dental community;
- not primarily for the convenience of the Covered Person or of any Provider providing Covered Services to the Covered Person;
- an appropriate supply or level of service needed to provide safe and adequate care;
- within the scope of the medical or dental specialty, education and training of the Provider;
- provided in a setting consistent with the required level of care; or
- Preventative Services as provided in the Plan.

**Non-Participating Providers** shall be defined as Providers who are NOT contracted by Calvo's SelectCare to provide medical or dental services to Covered Persons.

**Open Enrollment Period** is the annual period when you may join, cancel or adjust your coverage with Calvo's SelectCare.

**Out-of-Pocket Maximum** shall be defined as the total maximum of any Eligible Charges paid, or payable as defined by a payment schedule or arrangement by a Covered Person to a Participating Provider to satisfy any applicable Deductible, Co-Payment, and/or Co-Insurance specified in this Agreement before the Plan will begin to pay Covered Services at one hundred percent (100%) for the remainder of the Plan Year, subject to the maximum amounts provided in the Plan as set forth in the Schedule of Benefits.

**Participating Providers** are doctors, dentists, labs, pharmacies, hospitals, clinics and other allied medical providers, which have a contract with Calvo's SelectCare to provide covered services to covered members at negotiated rates.

**PPACA** shall be defined as the Patient Protection and Affordable Care Act.

**Pre-certification** is a process by which a medical provider obtains prior approval or authorization from the plan to perform certain treatment plans or provide covered services such as diagnostic testing, home health care, physical therapy, the procurement of durable medical equipment, Brand Name drugs not listed on the Drug Formulary or Specialty Drug List. More information is contained in the “General Information” section of this Handbook.

**Premium** shall be defined as the dollar amount paid to Calvo’s SelectCare for the provision of this Plan to Covered Persons, including any contributions required from the Covered Persons.

**Premium Period** is the length of time covered by the periodic premium payments.

**Q.M.C.S.O.** is an acronym for a Qualified Medical Child Support Order. For more information, please refer to the “Summary of Federally Mandated Programs” section of this Handbook.

**Referral** is a formal recommendation by your doctor or physician for you to receive services from a specialist, consultant, or off-island facility.

**Service Area** is defined as the Territory of Guam and the Commonwealth of the Northern Marianas.

**Specialty Drugs** are a high-cost injectable, infused, oral, or inhaled drugs that generally require special storage or handling and close monitoring of the patient’s drug therapy. Most Specialty Drugs are used to treat chronic diseases. Please refer to “Specialty Drugs” section under “Outpatient Medical Benefits” for details of the Specialty Drug benefit under your plan.

**U.C.R.** is the “Usual, Customary and Reasonable” charge of a provider for a service or supply in the geographical area where it was rendered, not exceeding the amount ordinarily paid by Medicare for a comparable service or supply to their participating provider.

**USPSTF** is the acronym for United States Preventive Services Task Force

**W.H.C.R.A.** is an acronym for the Women’s Health and Cancer Rights Act of 1998. For more information, please refer to the “Summary of Federally Mandated Programs” section of this Handbook.

## Becoming a Member



### Eligibility Information

In order to enroll in the Calvo’s SelectCare Retirement Supplemental Plan, you and your dependents must first meet the eligibility requirements defined in the agreement between Calvo’s SelectCare and GovGuam.

You must complete an Enrollment Application and submit it with any other required documentation during an Open Enrollment period or within 30 days from the date you first become eligible for enrollment under the plan.

Retirees who enroll in the RSP CANNOT enroll in the PPO1500 or HSA2000 plans during the benefit year (October 1, 2017 – September 30, 2018).

### Subscriber Eligibility Requirements

- You must maintain legal residency in the Service Area. Calvo’s SelectCare members must not be absent from the Service Area for more than 182 consecutive days.
- A Retiree MUST be continuously enrolled in Medicare Parts A (Hospital) & B (Medical) for the entire benefit year (October 1, 2017 – September 30, 2018).
- If your Medicare A or B coverage is terminated during the plan year, then the RSP will also be terminated.

### Dependent Eligibility Requirements

Aside from meeting the eligibility requirements set forth by your employer, family members are eligible for coverage as dependents provided they are:

- Your legal spouse.
- Your domestic partner:
  - A domestic partner may only be added during your employer’s Open Enrollment Period or within 30 days from the date you first become eligible to enroll in the plan.
  - Both the Member and the spouse MUST be continuously enrolled in Medicare Parts A & B for the entire benefit year (October 1, 2017 – September 30, 2018).

### Updating Your Information

Your Enrollment Application contains pertinent information. This information is very important because it identifies you and your dependent(s) as eligible members. Please inform our Customer Service Department immediately of any error on your Member ID Card or any changes in name, address, phone numbers or email address.

# Obtaining Care



You and your enrolled dependent may receive care and services from any of the participating medical, dental or pharmacy providers appearing in the most updated Participating Provider Directory. Care received in Guam and in any location in the U.S.A. must be received from a Medicare Participating Provider.

Once properly enrolled, Calvo's SelectCare will issue Member ID Cards for you and your eligible dependent(s) under the plan. We recommend that you carry your Member ID Card with you and present it to your health care provider to verify your coverage.

## Participating Providers

For your convenience, Calvo's SelectCare has contracted with medical providers in Guam, The CNMI, Hawaii, the Continental United States and the Philippines to provide you with convenient access to quality medical care.

Please refer to your Schedule of Benefits and the Participating Provider Directory to determine which off-island providers apply to your plan. Because Participating Providers may change from time to time, we encourage you to call any Calvo's SelectCare Office for a more current listing should the need arise.

When visiting your doctor, arrive promptly for appointments and remember to call in advance if you must cancel. The plan does not pay for any fees or charges for any missed appointments.

## Non-Participating Providers

Benefits obtained by non-medicare providers are not covered.

## Pharmacy

Calvo's SelectCare has contracted with a national Prescription Benefit Manager (P.B.M.). The local participating pharmacy providers work with our P.B.M. to dispense prescribed drugs and help manage the prescription drug benefits and Drug Formulary offered under your plan. The Drug Formulary is subject to change throughout the year.

For more information regarding the drug benefit under your plan, refer to your "Schedule of Benefit" section of this Handbook

## Emergencies and Non-Emergencies

Calvo's SelectCare will follow Medicare's determination.

# Your Payment Responsibilities



## Premium

The periodic premium due for you and your dependent is normally handled by GovGuam through their payroll system. Please check with GovGuam for details on the employer premium contributions they may pay on your behalf.

## Important Information on Off-Island Care

You are responsible for obtaining and providing to us any and all necessary information to process a claim for all services received at non-participating providers within 120 days from date of service.

Care obtained in any location in the U.S.A. must be obtained from a Medicare Participating Provider.

## Co-Payments & Co-Insurances

After any applicable deductible is met, a Participating Provider should only collect the applicable co-payment or co-insurance from you and will bill Calvo's SelectCare for the remaining amount. Please refer to your Schedule of Benefits for the co-payment and co-insurance amounts for each specific benefit.

## Non-covered and Non-approved Services

You are responsible for payments if you choose to receive services:

- Which are not listed on the attached Schedule of Benefits; or
- If they are specifically excluded on the Schedule of Benefits, this Handbook or the policy; or
- Services which were not approved through the plan's Pre-certification process when prior authorization is required.



# Inpatient and Outpatient Medical Benefits

The following benefits are available on an outpatient basis when provided through a Participating Provider or approved through the plan's Pre-certification process. Refer to your enclosed Schedule of Benefits for the Co-payments or Co-insurance applicable to the specific benefits below.



## Prescription Drugs

The Drug Formulary lists the preferred drugs covered by the plan. The Formulary indicates which are "Generic" Drugs and which are "Brand" Name Drugs. Brand name drugs not listed on the Drug Formulary and not on the Specialty Drug List are "Non-Formulary" Drugs. "Mail Order" is a process where you are able to receive up to a 90 day supply of your maintenance prescription drugs through the mail. Different Co-Payments apply for each type of drug; please check your Schedule of Benefits for the applicable Co-Payments.

- Non-Formulary drugs are covered only if medically necessary and if approved through the plan's Pre-certification process.

- A prescription unit is a 30-day supply or 100-unit supply, whichever is less.
- Prescribed Over-The-Counter drugs (Guam only)
- Insulin, syringes and blood glucose test strips are covered. Urine glucose test strips and lancets are not covered.
- Prescription Drugs prescribed and obtained at a Philippine Pharmacy are reimbursed at 80% of U.C.R. at a maximum supply of 30 days.

## Specialty Drugs

Specialty Drugs are high-cost injectable, infused, oral, or inhaled drugs that generally require special storage or handling and close monitoring of the patient's drug therapy. Most Specialty Drugs are used to treat chronic diseases.

# General Information



## Pre-certification Process

Pre-certification is a process by which a medical provider obtains prior approval or authorization from the plan to perform certain treatment plans or provide covered services such as diagnostic testing, home health care, physical therapy, the procurement of durable medical equipment, Non-Formulary Drugs or Specialty Drugs.

Pre-certification is also the process of collecting information prior to certain inpatient admissions. The process permits advance eligibility verification, determination of coverage and communication with the physician and/or member. Pre-certification becomes more important when a member is traveling off-island by coordinating and streamlining the process to prevent any inconvenient delay of care to such member. In some instances, Pre-certification is used to inform physicians, members and other health care providers about cost-effective programs and alternative therapies and treatments.

Certain health care services require Pre-certification to ensure coverage for those benefits. When a member is to obtain such services through a local Participating Provider, this provider should pre-certify those services prior to treatment.

Pre-certification approvals are only valid for 30 days from date of approval, if services are not completed within the 30 days, then Pre-certification will be null and void.

If pre-certification is not obtained, the plan is only responsible for 50% of eligible charges. However, this only applies to medically necessary procedures, otherwise, the bill will be the member's responsibility.

## Explanation of Benefits (EOB)

After a medical service is rendered to you, whether by a physician, clinic, lab, or hospital, a claim is submitted to Calvo's SelectCare for payment. An EOB will be mailed to you only if:

- You owe money beyond your normal co-payment, co-insurance or deductible,
- Additional information is required from you or your provider regarding the treatment from an accident,
- The treatment or service is excluded under your plan, or
- The limitations on specific benefits have been exhausted.

The amount stated on the EOB under "Employee's Responsibility" is the dollar-amount that you owe. The EOB will also state in boldface, "THIS IS NOT A BILL". You can expect to be billed that amount by your provider, or you might have already paid this portion of the bill at the time of treatment. It's good practice to compare their bill with the EOB to make sure that the amounts due agree.

## Coordination of Benefits

You must tell us if you or a covered family member has coverage under another health plan. This is called "dual coverage". When you have dual coverage, one plan normally pays its benefits in full as the primary payer and the other plan pays a reduced benefit as the secondary payer. We, like other health plans, determine which coverage is primary according to the U.S. National Association of Insurance Commissioners' guidelines.

When we are the primary payer, we will pay the full benefits for which you are covered. When we are the secondary payer, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance.

## Medicare

Medicare is a U.S. health insurance program for:

- People 65 years of age or older.
- Some people with disabilities under age 65 years of age.
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in U.S. Medicare covered employment, you should be able to qualify for premium-free Part A insurance. Otherwise, if you are age 65 or older, you may be able to buy it.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your monthly retirement check.
- Part C (“Medicare+Choice” now known as “Medicare Advantage”). The 1997 Balanced Budget Act expanded the types of private health care plans that may offer Medicare benefits to include medical savings accounts, managed care plans, and private fee-for-service plans. The new Medicare Part C programs are in addition to the fee-for-service options available under Medicare Parts A and B. The availability of Part C on Guam and the C.N.M.I. is limited.
- Part D (Prescription Drug Coverage). Medicare offers a prescription drug benefit. You can enroll in Part D only if you are enrolled in Part A or Part B. Those who wish to enroll in a Medicare Part D program must choose from a large list of approved drug plans. It is recommended that you contact the Guam Medicare Assistance Program under the Department of Public Health and Social Services at 735-7388 or Medicare directly at 1-800-633-4227 for information and enrollment assistance.

When Medicare benefits are your primary coverage, they will take the place of Calvo’s SelectCare benefits. Benefits allowed by Calvo’s SelectCare will be reduced by an amount equal to the amount paid by Medicare.

You must enroll in any Medicare program if it is available to you at no cost. Your Calvo’s SelectCare plan benefits will be reduced by the amount that Medicare would have paid, even if you are not enrolled. If you have questions regarding the plan’s coordination with Medicare benefits, contact our Customer Service Department.

### Third-Party Liability

If you or any covered dependent are injured by the actions of another person (a third party), and receive compensation for your medical services, you will be required to reimburse Calvo’s SelectCare for the medical services we paid to treat your injury up to the amount of such compensation.

In such cases, you will be asked to complete the appropriate forms to assist in the recovery of expenses from the third party and their insurer. Calvo’s SelectCare members are asked not to settle any claim or release any person from liability without the written consent of Calvo’s SelectCare. Should you compromise your claim without recognizing Calvo’s SelectCare’s claim for reimbursement, Calvo’s SelectCare has the right to initiate legal action against you to recover its claim.

### Stop Health Care Fraud

Fraud increases the cost of health care for everyone. Here are some things you could do to prevent fraud:

- Be wary of giving your Calvo’s SelectCare member number over the telephone or to people you do not know, except to your doctor or other provider.
- Avoid using health care providers who say that an item or service is usually not covered, but they know how to bill us to get it paid.

- Carefully review any Explanation of Benefits (EOB) that you receive from us after we process your claim.
- Do not ask a doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
  - Call the provider and ask for an explanation. There may be an error.
  - If the provider does not resolve the matter, call your Calvo’s SelectCare office and explain the situation.
- Does not maintain as a family member on your plan:
- Your former spouse after a divorce decree or annulment is final,
- Your child over age 26 unless he/she is disabled and incapable of self support.

### Grievance & Appeals Procedures

Calvo’s SelectCare believes that member complaints can be one of the best sources of information for the plan. A member who has a complaint or criticism can be our best customer over time if the complaint is handled quickly and fairly. We believe that effective and efficient complaint handling is aimed at member retention; it is important to establish a process whereby our members can address their complaints or grievances directly with the health plan in order to come to a fair and equitable resolution.

Calvo’s SelectCare will make every attempt to resolve any concerns that you may have. When Calvo’s SelectCare denies payment of a claim or disapproves a Pre-certification/authorization of a service and if you do not agree with the decision, you need to let us know within 60 days of the denial. We urge you to call our Customer Service department to see if we can resolve the concern over the phone.

If we are unable to resolve your concerns or if our solution is unacceptable to you, you have the right to submit a formal appeal through the Grievance & Appeals Procedure described below and in the group contract between your employer and Calvo’s SelectCare.

Our Grievance & Appeals process may involve 3 stages of reviews and appeals, (1) The Internal Review Process, (2) The External Review Process, and (3) Binding Arbitration. The time frames indicated below are for non-critical grievance reviews. Calvo’s SelectCare will make every effort to expedite any review process where a delay may reasonably appear to seriously jeopardize a member’s life or health or jeopardize a member’s ability to regain maximum function.

To initiate the **Internal Review** process, a Grievance Form or letter should be completed by you and submitted to our Grievance Coordinator. It should include the following information:

- Subscriber’s ID number
- Subscriber’s name
- Patient’s name
- The nature of the grievance arising
- The factual circumstances giving rise to the grievance
- A summary of the actions already taken
- A statement about the desired remedy sought for the situation
- Any other information that may be helpful for the review

You may be assisted or represented by a person of your choosing, including a family member, employer representative or attorney provided you complete and sign an authorization form.

The Grievance Coordinator will gather all the material provided in the request for review, along with other needed information from other departments and the medical provider to conduct a thorough review of the grievance.

During the Internal Review process, the Coordinator will consult with our Utilization Manager and Medical Director for all cases relating to Medical Necessity and will consult with the Plan Administrators for all cases related to coverage and benefits. You will be notified of our decision in writing within 10-15 working days from receiving the complaint.

If you disagree with our decision, you have the right to an External Review Process and have our decision reviewed by independent health care professionals who have no association with us if our decision involved:

- Making a Judgment as to the Medical Necessity,
- Appropriateness, Health Care Setting,
- Level of Care, or Effectiveness of the Health Care Service or Treatment you requested.

You must submit a request for External Review within 4 months after receipt of our denial to the Office of the Insurance Commissioner (Insurance and Banking Division, Dept. of Rev & Tax Bldg. in Barrigada - phone: (671) 635-1846).

A decision will be made within 45 days of receiving your request. If you have a medical condition that would seriously jeopardize your life or would jeopardize your ability to regain maximum function if treatment is delayed, you may be entitled to request for an **Expedited External Review** of our denial. If our denial to provide or pay for health care services or course of treatment is based on the determination that the service is Experimental or Investigation, you also may be entitled to file for a request for External Review of our denial. For details, please review your Benefit Plan Document, contact us or the Office of the Insurance Commissioner.

#### **After-hours Care**

Sometimes you may have a medical problem that is not an emergency and your doctor's office is closed. At those times, you can use one of Calvo's Urgent Care Services (After Hours Services).

Here are some examples of Urgent Care or After Hours Services:

- Sore throat
- Back pain
- Headache
- Cold
- Minor injury
- Flu
- Ear ache
- Cuts & minor wounds
- Frequent urination

Call your primary care doctor for help in getting these urgent, after-hours services.

#### **Advance Directives**

Advance Directives are written instructions that tell your doctor what kind of care you would like to have if you were in a serious medical situation that would make you unable to make medical decisions. They do not take away your right to decide about your current healthcare needs.

Advance Directives include the following:

- **Living Will** allows you to specify or limit the kinds of life-prolonging procedures you wish to receive if you become unable to make medical decisions.
- **Life Prolonging Declaration** allows you to specify your wish to receive life-prolonging procedures that would extend your life if you become terminally ill and unable to make medical decisions.
- **Health Care Surrogate Designation** allows you to name someone else to make health care decisions for you should you become unable to make health care decisions. The other person can be a husband, wife or friend.
- **Appointment of Durable Power of Attorney for Healthcare** allows you to name an agent or proxy (substitute person) to make your health care decisions if the time comes that you are unable to do so.

The Guam legislature has provided statutes governing the content and use of a living will declaration. Refer to Guam Health and Safety Code, Title 10, Div. 4, Chapter §9110 to §9117 for specific information.

If your doctor has a copy of your Advance Directive, he/she will be able to honor your choices. If he or she cannot then they will let you know why they will not.

To download an Advance Directive form go to: [www.lifecaredirectives.com](http://www.lifecaredirectives.com)

If you have questions about Advance Directives call Calvo's SelectCare at 671-477-9808.

#### **End of Life Care**

End-of-life care is the term used to describe the support and medical care given during the time surrounding death. Such care does not happen only in the moments before breathing ceases and the heart stops beating. Older people often live with one or more chronic illnesses and need a lot of care for days, weeks, and even months before death.

In the final stages of many terminal illnesses, care priorities tend to shift. Instead of ongoing curative measures, the focus often changes to palliative care for the relief of pain, symptoms, and emotional stress. Ensuring a loved one's final months, weeks or days are as good as they can be requires more than just a series of care choices.

Examples of end of life care include:

- **Practical care and assistance** with routine activities when a loved one can no longer talk, sit, walk, or eat. These tasks can be supported by personal care assistants, a hospice team, or physician-ordered nursing services.
- **Hospice** is typically an option for patients whose life expectancy is six months or less, and involves palliative care (pain and symptom relieve). Hospice care can be provided onsite some hospitals, nursing homes, and other health care facilities, although in most cases hospice is provided in the patient's own home.
- **Comfort and dignity** – when the patient's cognitive and memory functions are depleted help to ease discomfort and provide meaningful connections to family and loved ones.
- **Respite Care** – to give you and your family a break from the intensity of end-of-life caregiving. It may be simply a case of having a hospice volunteer sit with a patient for a few hours so you can meet friends for coffee or watch a movie, or it could involve the patient having a brief inpatient stay in a hospice facility.
- **Grief support** with bereavement specialists or spiritual advisors to help you and your family prepare for the coming loss.

<b>Your Benefits:</b> What the plan covers	When you go to participating provider Retiree Supp Plan pays <sup>1</sup>	When you go to participating provider Member pays
<b>Any Services in the Philippines, Hawaii, U.S. Mainland and any foreign participating providers</b> (Pre-Certification Required)	<b>Requires a Referral from your Doctor and approval in advance from the plan</b>	

	Retiree Supplemental Plan pays	Member pays
<b>PREVENTIVE SERVICES (Out-Patient Only)</b> Includes Annual Preventive Exam and Preventive Lab Services In accordance with the guidelines established by the U.S. Preventive Services Task Force (USPSTF) Grades A and B recommendations <b>(Guam and Philippines only)</b>	<b>Nothing</b>	<b>Nothing</b>
<b>IMMUNIZATIONS/VACCINATIONS</b> In accordance with the guidelines established by the Advisory Committee on Immunization Practices	<b>Nothing</b>	<b>Nothing</b>
<b>WELL-WOMAN CARE</b> In accordance with the guidelines supported by the Health Resources and Services Administration (HRSA)	<b>Nothing</b>	<b>Nothing</b>

	Retiree Supplemental Plan pays <sup>1</sup>	When you go to participating provider Member pays
<b>ANNUAL EYE EXAM</b> Once Per Member per Plan Year	<b>Nothing</b>	<b>Nothing</b>
<b>OUTPATIENT PHYSICIAN CARE &amp; SERVICES</b>		
1. Primary Care visits	<b>20% co-insurance</b>	<b>Nothing</b>
2. Specialist Care Visits	<b>20% co-insurance</b>	<b>Nothing</b>
3. Voluntary Second Surgical Opinion	<b>20% co-insurance</b>	<b>Nothing</b>
4. Home Health Care Visit	<b>Nothing</b>	<b>Nothing</b>
5. Mental Health Care	<b>20% co-insurance</b>	<b>Nothing</b>
6. Hospice Care in Guam only, maximum 180 days at a maximum of \$150 per day <b>(Pre-Certification Required)</b>	<b>20% co-insurance</b>	<b>Nothing</b>
7. Urgent Care Centers	<b>Medicare Part B Deductible then 20% co-insurance</b>	<b>Nothing</b>
8. Outpatient Laboratory	<b>Nothing</b>	<b>Nothing</b>
9. X-Ray Services	<b>Medicare Part B Deductible then 20% co-insurance</b>	<b>Nothing</b>
10. Injections (Does not include those on the Specialty Drugs List and Orthopedic injections)	<b>20% co-insurance</b>	<b>Nothing</b>
<b>PRESCRIPTION DRUGS</b>		
1. Formulary Generic Drugs per prescription unit	<b>Plan pays 100%</b> after member co-pay	<b>\$15 Member Co-Pay</b> (30 day supply)
2. Formulary Brand Name Drugs per prescription unit	<b>Plan pays 100%</b> after member co-pay	<b>\$30 Member Co-Pay</b> (30 day supply)
3. Mail Order	<b>Plan pays 100%</b> after member co-pay	<b>Nothing</b>
4. Non-Formulary (Medically Necessary Only and Pre-Certification Required)	<b>Plan pays 100%</b> after member co-pay	<b>\$60 Member Co-Pay</b> (30 day supply)
5. Specialty Drugs (Medically Necessary Only and Pre-Certification Required)	<b>Plan pays 100%</b> after member co-pay	<b>\$100 Member Co-Pay</b> (30 day supply)

<sup>1</sup> If a benefit is covered by Medicare, the RSP will cover the Part A or B deductible and the 20% coinsurance. If a benefit is NOT COVERED by Medicare, the plan will cover the percentage indicated on the Schedule of Benefits.

<b>Your Benefits:</b> What the plan covers	Retiree Supplemental Plan pays <sup>1</sup>	When you go to participating provider Member pays
<b>ACUPUNCTURE</b> 30 visits per member per plan year	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>AIDS TREATMENT</b> Exclusive of Experimental drugs	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>AIRFARE BENEFIT to Centers of Excellence only</b> For members who meet qualifying conditions, SelectCare provides roundtrip airfare (Plan Approval Required)	<b>Plan pays 100%</b>	<b>Nothing</b>
<b>ALLERGY TESTING</b> \$1,000 per member per plan year	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>AMBULATORY SURGI-CENTER CARE (Pre-Certification Required)</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>BLOOD &amp; BLOOD DERIVATIVES</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>BREAST RECONSTRUCTIVE SURGERY</b> (In accordance with 1998 W.H.C.R.A)	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>CARDIAC SURGERY</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>CATARACT SURGERY</b> Outpatient Only (including conventional lens)	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>CHEMICAL DEPENDENCY</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>CHEMOTHERAPY BENEFIT</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>CHIROPRACTIC CARE</b> 30 visits per member per plan year	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>CONGENITAL ANOMALY DISEASES COVERAGE</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>DIAGNOSTIC TESTING</b> MRI, CT scan, and other diagnostic procedures (Pre-Certification Required)	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>DURABLE MEDICAL EQUIPMENT (DME)</b> The lesser amount between the Purchase or Rental of crutches, walkers, wheelchairs, hospital beds, suction machines, nebulizer machine or oxygen and accessories when prescribed by a Physician standard CPAP, suction machines, or oxygen and accessories when prescribed by a Physician (Pre-Certification Required)	<b>Plan pays 80%</b>	<b>Member pays 20% of the total rental cost or purchase</b>
<b>ELECTIVE SURGERY (Pre-Certification Required)</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>EMERGENCY CARE</b> 1. On/Off Island emergency facility, physician services, laboratory, X-rays 2. Ambulance Services (Ground Transportation Only) <b>For off-island emergencies, plan must be contacted and advised within 48 hours</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>END STAGE RENAL DISEASE / HEMODIALYSIS</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>HEARING AIDS</b> Maximum \$500 per member per plan year	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>HOSPITALIZATION &amp; INPATIENT BENEFITS</b> 1. Room & Board for a semi-private room, intensive care, coronary care and surgery 2. All other inpatient hospital services including laboratory, x-ray, operating room, anesthesia and medication 3. Physician's hospital services	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>IMPLANTS</b> Limited to cardiac pacemakers, heart valves, stents, Intraocular lenses, orthopedic internal prosthetic devices (Limitations apply, please refer to contract)	<b>Plan pays 80%</b>	<b>Member pays 20%</b>

<sup>1</sup> If a benefit is covered by Medicare, the RSP will cover the Part A or B deductible and the 20% coinsurance. If a benefit is NOT COVERED by Medicare, the plan will cover the percentage indicated on the Schedule of Benefits.

<b>Your Benefits:</b> What the plan covers	Retiree Supplemental Plan pays <sup>1</sup>	When you go to participating provider Member pays
<b>INHALATION THERAPY</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>NUCLEAR MEDICINE (Pre-Certification Required)</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>OCCUPATIONAL THERAPY</b> 20 Visits per Plan Year <b>(Pre-Certification Required)</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>ORGAN TRANSPLANT</b> including, but not limited to: Heart, Lung, Liver, Kidney, Pancreas, Intestine, Bone Marrow, Cornea. Donor expenses are covered. <b>(Pre-Certification Required)</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>ORTHOPEDIC CONDITIONS</b> Internal and External Prosthesis	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>PHYSICAL THERAPY (Pre-Certification Required)</b>	<b>Plan pays 80% for the first 20 visits and 50% thereafter</b>	<b>Member pays 80% for the first 20 visits and 50% thereafter</b>
<b>RADIATION THERAPY (Pre-Certification Required)</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>ROBOTIC SURGERY/ROBOTIC SUITE (Pre-Certification Required)</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>SKILLED NURSING FACILITY</b> Maximum 60 days per member per plan year <b>(Pre-Certification Required)</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>SLEEP APNEA</b> Diagnostics and Therapeutic Procedure <b>(Pre-Certification Required)</b>	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>STERILIZATION PROCEDURES</b> 1. Vasectomy (Outpatient Only)	<b>Plan pays 80%</b>	<b>Member pays 20%</b>
<b>VISION CARE</b> Hardware up to \$150	<b>Plan pays 100%</b>	<b>Nothing</b>

<b>Additional Benefits:</b> What the plan covers	Participating Providers	Non-participating Providers
<b>WELLNESS</b> Wellness Benefit at a Wellness Center <b>(Pre-Certification Required)</b> 1. Dr. Horinouchi's Wellness Clinic 2. Guam SDA Wellness Center	<b>Plan pays 80% of the first \$200</b> <b>Plan pays 50% of charges thereafter</b>	<b>Member pays 20% of the first \$200</b>
<b>Fitness Benefit: Deductible not required</b> 1. Custom Fitness 2. Paradise Fitness Center 3. Synergy Studios 4. Unified	<b>Plan pays 100%</b>	<b>Nothing</b>

**RSP Eligible:** Shall be defined as a person entitled to receive Covered Services pursuant to the Retiree Supplement Insurance Plan. A Covered Person shall reside in the Service Area, shall be a retiree of the Government of Guam, or a spouse of a retiree of the Government of Guam or a survivor of a retiree of the Government of Guam, and enrolled in Medicare Parts A & B, and eligible for Retiree Supplement Insurance Plan.

**Service Area:** You must continuously reside in the Service Area to remain eligible for coverage under this Plan. If you are absent from the Service Area for more than one hundred eighty-two (182) consecutive days during a benefit period, you are no longer eligible for the Plan and your coverage under the Plan may be terminated.

<sup>1</sup> If a benefit is covered by Medicare, the RSP will cover the Part A or B deductible and the 20% coinsurance. If a benefit is NOT COVERED by Medicare, the plan will cover the percentage indicated on the Schedule of Benefits.

# Medical Exclusions & Limitations

The following medical services and conditions are Not Covered. You are responsible for all related charges.

1. No benefits will be paid for Injury or Illness, (a) when the Covered Person is entitled to receive disability benefits or compensation (or forfeits his or her right thereto) under Worker's Compensation or Employer's Liability Law for such Injury or Illness or (b) when Services for an Injury or Illness are rendered to the Covered Person by any federal, state, territorial, municipal or other governmental instrumentality or agency without charge, or (c) when such Services would have been rendered without charge but for the fact that the person is a Covered Person under the Plan.
2. No benefits will be paid if any material statement made in an application for coverage, enrollment of any Dependent or in any claim for benefits is false. Upon identifying any such false statement, Company shall give the Covered Person at least 30 days notice that his or her benefits have been suspended and that his or her coverage is to be terminated. If the false statement is fraudulent or is an intentional misrepresentation of a material fact, such termination shall be retroactive to the date coverage was provided or continued based on such fraudulent statement or intentional misrepresentation of material fact. If the false statement was not a fraudulent statement or intentional misrepresentation of material fact, termination of coverage shall be effective no earlier than the date of the suspension. The Covered Person may dispute any termination of coverage by filing a claim under the PPACA Claims Procedure for internal or external appeals, set out in §6.7 of this Certificate. If an appeal under §6.7 is filed, the resolution of the matter shall be in accordance with the outcome of the appeal proceedings. If no appeal is filed for any retroactive termination and the Company paid benefits prior to learning of any such false statement, the Subscriber must reimburse the Company for such payment. Terminations of coverage shall be handled in accordance with the applicable claims procedure requirements of Section 2719 of the PHSA, as added by PPACA. Retroactive terminations of coverage shall not violate the applicable prohibitions on rescissions of Section 2712 of the PHSA, as added by PPACA, and rescissions shall be handled in compliance with PPACA's applicable claim denial requirements.
3. No benefits will be paid for confinement in a Hospital or in a Skilled Nursing Facility if such confinement is primarily for custodial or domiciliary care. (Custodial or domiciliary care includes that care which consists of training in personal hygiene, routine nursing services and other forms of self care. Custodial or domiciliary care also includes supervisory services by a Physician or Nurse for a person who is not under specific medical or surgical treatment to reduce his or her disability and to enable that person to live outside an institution providing such care.) Company and not Covered Person shall be liable if the Company approves the confinement, regardless of who orders the service.
4. No benefits will be paid for nursing and home health aide services provided outside of the home (such as in conjunction with school, vacation, work or recreational activities).
5. No benefits will be paid for private Duty Nursing. This provision does not apply to Home Health Care.
6. No benefits will be paid for special medical reports, including those not directly related to treatment of the Member. (e.g., Employment or insurance physicals, and reports prepared in connection with litigation.)
7. No benefits will be paid for services required by third parties, including but not limited to, physical examinations, diagnostic services and immunizations in connection with obtaining or continuing employment, obtaining or maintaining any license issued by a municipality, state, or federal government, securing insurance coverage, travel, school admissions or attendance, including examinations required to participate in athletics, except when such examinations are considered to be part of an appropriate schedule of wellness services.
8. No benefits will be paid for court ordered services, or those required by court order as a condition of parole or probation.
9. No benefits will be paid for Services and supplies provided to a Covered Person for an Injury or Illness resulting from an attempted suicide by that Covered Person unless resulting from a medical condition (including physical or mental health conditions) or from domestic violence.
10. No benefits will be paid for Services and supplies provided in connection with intentionally self-induced or intentionally self-inflicted injuries or illnesses unless resulting from a medical condition (including physical or mental conditions) or from domestic violence.
11. No benefits will be paid for Services and supplies provided to a Covered Person for Injuries incurred while the person was committing a criminal act.
12. Unless otherwise specifically provided in the Agreement, no benefit will be paid for, or in connection with, airfare and the Company will not pay for the transportation from Guam to any off-island facility, nor for any other non-medical expenses such as taxes, taxis, hotel rooms, etc. In no event will the Company pay for air ambulance or for the transportation of the remains of any deceased person.
13. No benefits will be paid for living expenses for Covered Persons who require, or who of their own accord seek, treatment in locations removed from their home.
14. No benefits will be paid for Services and supplies provided to a dependent of a non-Spouse Dependent. Dependents of non-Spouse Dependents are not eligible for coverage. For example, when a Dependent, other than a Spouse of the Subscriber, has a child, that child is a dependent of a non-Spouse Dependent and is not eligible to become covered under the Plan, unless such child otherwise becomes eligible for enrollment.
15. No benefits will be paid for home uterine activity monitoring.
16. No benefits will be paid for services performed by an immediate family member for which, in the absence of any health benefits coverage, no charge would be made. Immediate family member is defined as parents, spouses, siblings, or children of the insured member.
17. No benefits will be paid for treatment of occupational injuries and occupational diseases, including those injuries that arise out of (or in the course of) any work for pay or profit, or in any way results from a disease or injury which does. If a Member is covered under a Workers' Compensation law or similar law, and submits proof that the Member is not covered for a particular disease or injury under such law, that disease or injury will be considered "nonoccupational" regardless of cause. The Covered Benefits under the Group Health Insurance Certificate for Members eligible for Workers' Compensation are not designed to duplicate any benefit to which they are entitled under Workers' Compensation Law. All sums payable for Workers' Compensation services provided under the Group Health Insurance

Certificate shall be payable to, and retained by Company. Each Member shall complete and submit to Company such consents, releases, assignments and other documents reasonably requested by Company in order to obtain or assure reimbursement under the Workers' Compensation Law

18. No benefits will be paid for:
  - a. Drugs or substances not approved by the Food and Drug Administration (FDA), or
  - b. Drugs or substances not approved by the FDA for treatment of the illness or injury being treated unless empirical clinical studies have proven the benefits of such drug or substance in treating the illness or injury, or
  - c. Drugs or substances labeled "Caution: limited by federal law to investigational use."
  - d. Any drug or substance which does not by federal or state law, require a prescription order (i.e., an over-the-counter "OTC" drug).

19. No benefits will be paid for experimental or Investigational Procedures, or ineffective surgical, medical, psychiatric, or dental treatments or procedures, research studies, or other experimental or investigational health care procedures or pharmacological regimes, unless deemed medically necessary by the patient's physician, are associated with a qualifying clinical trial per PPACA regulations, and pre-authorized by the Company.

Per PHSA sec. 2709(a)(2), added by PPACA sec 10103(c), the plan must pay for items and services furnished in connection with approved clinical trials, and cannot exclude such items and services based on an exclusion for experimental or investigational treatments. The requirement mandates coverage of all medically necessary charges associated with the clinical trial, such as physician charges, labs, X-rays, professional fees and other routine medical costs.

An approved clinical trial is defined as:

- Phase I, Phase II, Phase III, or Phase IV clinical trial,
- Being conducted in relation to the prevention, detection or treatment for Cancer or other life threatening disease or condition, and
- Is one of the following:
  - a. A federally funded or approved trial.
  - b. A clinical trial conducted under an FDA investigational new drug application.
  - c. A drug trial that is exempt from the requirement of an FDA investigational new drug application.

20. No benefits will be paid for services or supplies related to Genetic Testing except as may be required by PPACA.
21. No benefits will be paid for any item or substance that is available without a Physician's prescription even if prescribed by a Physician, except as otherwise provided herein and except for medicines and supplies Medically Necessary for inpatient care.
22. No benefits will be paid for Services and supplies provided to perform transsexual surgery or to evaluate the need for such surgery. Evaluations and subsequent medications and Services necessary to maintain transsexual status are also excluded from coverage, as are complications or medical sequela of such surgery or treatment.
23. No benefits will be paid for injuries incurred by the operator of a motorized vehicle while such operator is under the influence of intoxicating alcoholic beverage, controlled drugs, or substances. If a blood alcohol level or the DRAEGER ALCO TEST is available and shows levels that are equal to or exceed 0.08 grams percent (gms%) or that exceed the amount allowed by law as constituting legal intoxication, no benefits will be paid.
24. No benefits will be paid for any medical Service or supply which is available

to the Covered Person on Guam and which is paid by or reimbursable through a governmental agency or institution that provides medical and healthcare services to low- income or indigent persons, provided, however, this exclusion shall not apply to the treatment of any communicable disease as defined in Article 3 of Chapter 3, Title 10, Guam Code Annotated, and for which the Company shall pay for medical services and supplies as is medically necessary for the treatment of Covered Person. However, notwithstanding the aforesaid, in no event will the Company consider the availability of benefits under Medicaid or Medically Indigent Program when paying benefits under this Agreement.

25. No benefits will be paid for dental services including but not limited to, services related to the care, filling, removal or replacement of teeth and treatment of injuries to or diseases of the teeth, dental services related to the gums, apicoectomy (dental root resection), orthodontics, dental splint and other dental appliances, root canal treatment, soft tissue impactions, alveolectomy, augmentation, and vestibuloplasty, treatment of periodontal disease, false teeth, prosthetic restoration of dental implants, maxillary and mandible implants (Osseo integration) and all related services, removal of impacted teeth, bite plates, orthognathic surgery to correct a bit defect. This exclusion does not apply to:

- a. Removal of bony impacted teeth, bone fractures, removal of tumors, and biopsy or excision of oral cysts.
- b. Emergency Services to stabilize an acute injury to sound natural teeth, the jawbone or surrounding structures, if provided within 48 hours of the injury or as required by PPACA to stabilize and treat a PPACA Emergency.
- c. Surgical treatment of TMJ as described in the Covered Benefits Section "Temporomandibular Joint Syndrome (TMJ) Services".
- d. Dental anesthesia when provided according to the conditions described in the Covered Benefits Section, "Limited General Anesthesia for Dental Procedures"
- e. Procedures deemed medically necessary by patient's physician and pre-authorized by Company.

26. No benefits will be paid in connection with elective abortions unless Medically Necessary.
27. No benefits will be paid for vision care services and supplies, including orthoptics (a technique of eye exercises designed to correct the visual axes of eyes not properly coordinated for binocular vision), lasik, keratoplasty, and radial keratotomy, including related procedures designed to surgically correct refractive errors except as provided in the Covered Benefits section of the Group Health Insurance Certificate and the Schedule of Benefits.
28. No benefits will be paid for eyeglasses or contact lenses or for Services and supplies in connection with surgery for the purpose of diagnosing or correcting errors in refraction except as provided in the Schedule of Benefits.
29. No benefits will be paid in connection with any injuries sustained while the Covered Person is operating any wheeled vehicle during an organized, off-road, competitive sporting event.
30. No benefits will be paid for personal comfort or convenience items, including those services and supplies not directly related to medical care, such as guest meals and accommodations, barber services, telephone charges, radio and television rentals, homemaker services, travel expenses, take-home supplies.
31. No benefits will be paid for hypnotherapy.
32. No benefits will be paid for religious, marital and sex counseling, including services and treatment related to religious counseling, marital/relationship counseling, and sex therapy.



33. No benefits will be paid for cosmetic Surgery or other services intended primarily to improve the Member's appearance or treatment relating to the consequences of, or as a result of, Cosmetic Surgery. This exclusion does not apply to:
  - a. Medically Necessary reconstructive surgery as described in the Covered Benefits sections Mastectomy and Reconstructive Breast Surgery or Reconstructive Surgery.
  - b. surgery to correct the results of injuries causing an impairment;
  - c. surgery as a continuation of a staged reconstruction procedure, including but not limited to post-mastectomy reconstruction;
  - d. surgery to correct congenital defects necessary to restore normal bodily functions, including but not limited to, cleft lip and cleft palate.
34. No benefits will be paid for routine foot/hand care, including routine reduction of nails, calluses and corns.
35. Except as otherwise provided in this agreement, no benefit will be paid for specific non-standard allergy services and supplies, including but not limited to, skin titration (wrinkle method), cytotoxicity testing (Bryan's Test), treatment of non-specific candida sensitivity, and urine autoinjections.
36. No benefits will be paid for Services and supplies associated with growth hormone treatment unless the Covered Person is proven to have growth hormone deficiency using accepted stimulated growth hormone analyses and also shows an accelerated growth response to growth hormone treatment. Under no circumstances will growth hormone treatment be covered to treat short stature in the absence of proven growth hormone deficiency.
37. No benefits will be paid for Services and supplies provided for liposuction.
38. No benefits will be paid for weight reduction programs, or dietary supplements, except as pre-authorized by Company for the Medically Necessary treatment of morbid obesity.
39. No benefits will be paid for any drug, food substitute or supplement or any other product, which is primarily for weight reduction unless medically necessary.
40. Except as provided in this Agreement, or unless medically necessary for the treatment of Morbid Obesity or other disease, no benefit will be paid for gastric bypass, stapling or reversal if for the purpose of weight reduction or aesthetic purposes.
41. No benefits will be paid for surgical operations, procedures or treatment of obesity, except when pre-authorized by Company.
42. No benefits will be paid for the treatment of male or female Infertility, including but not limited to:
  - a. The purchase of donor sperm and any charges for the storage of sperm;
  - b. The purchase of donor eggs and any charge associated with care of the donor required for donor egg retrievals or transfers or gestational carriers;
  - c. Charges associated with cryopreservation or storage of cryopreserved embryos (e.g. office, hospital, ultrasounds, laboratory tests, etc.);
  - d. Home ovulation prediction kits;
  - e. Injectable Infertility medications, including but not limited to, menotropins, hCG, GnRH agonists, IVIG;
  - f. Artificial Insemination, including in vitro fertilization (IVF), gamete intrafallopian tube transfer (GIFT), zygote intrafallopian tube transfer (ZIFT), and intracytoplasmic sperm injection (ICSI), and any advanced reproductive technology ("ART") procedures or services related to such procedures;
  - g. Any charges associated with care required for ART (e.g., office, Hospital, ultrasounds, laboratory tests, etc.);
  - h. Donor egg retrieval or fees associated with donor egg programs, including but not limited to fees for laboratory tests;
  - i. Any charge associated with a frozen embryo transfer including but not limited to thawing charges;
  - j. Reversal of sterilization surgery; and
  - k. Any charges associated with obtaining sperm for ART procedures.
43. Except as provided in this Agreement, no benefits will be paid for the purchase or rental of durable or disposable medical equipment and supplies, other than for equipment and supplies used in a Hospital or Skilled Nursing Facility, or in conjunction with an approved Hospital or Skilled Nursing Facility confinement, or items covered as preventive care under well-women coverage such as breastfeeding supplies in accordance with reasonable medical management techniques, or as otherwise noted in the Agreement.
44. No benefits will be paid for household equipment, including but not limited to, the purchase or rental of exercise cycles, water purifiers, hypo-allergenic pillows, mattresses or waterbed, whirlpool or swimming pools, exercise and massage equipment, central or unit air conditioners, air purifiers, humidifiers, dehumidifiers, escalators, elevators, ramps, stair glides, emergency alert equipment, handrails, heat appliances, improvements made to a Member's house or place of business, and adjustments to vehicles.
45. No benefits will be paid for outpatient supplies (except diabetic supplies), including but not limited to, outpatient medical consumable or disposable supplies such as syringes, incontinence pads, and elastic stockings.
46. No benefits will be paid for Services and supplies provided for penile implants of any type.
47. No benefits will be paid for Services and supplies to correct sexual dysfunction.
48. Except as specifically provided, if a benefit is excluded, all Hospital, surgical, medical treatments, prescription drugs, laboratory services, and x-rays in relation to the excluded benefits are also excluded as of the time it is determined that the benefit is excluded.
49. Except as specifically provided in this Agreement, no benefits will be provided for Services and supplies not ordered by a Physician or not Medically Necessary.
50. No benefits will be paid for temporomandibular joint disorder treatment (TMJ) including treatment performed by prosthesis placed directly on the teeth except as covered in the Covered Benefits Section
51. Except as specifically provided in this Agreement, no benefits will be paid for corrective appliances, artificial aids and durable equipment.
52. No benefits will be paid for Services for which the Covered Person or Subscriber is not legally obligated to pay.
53. No benefit will be paid for ambulance services when used for routine and convenience transportation to receive outpatient or inpatient services, unless deemed medically necessary with prior authorization obtained from Company.
54. Elective or voluntary enhancement procedures, surgeries, services, supplies and medications including, but not limited to, hair growth, hair removal, hair analysis, sexual performance, athletic performance, anti-aging, and mental performance, even if prescribed by a Physician.

55. No benefits will be paid for hospital take-home drugs.
56. No benefits will be paid for fees for any missed appointments or voluntary transfer of records as requested by the Covered Person.
57. No benefits will be paid for educational services. Special education, including lessons in sign language to instruct a Member, whose ability to speak has been lost or impaired, to function without that ability, are not covered.
58. No benefits will be paid for Intelligence, IQ, aptitude ability, learning disorders, or interest testing not necessary to determine the appropriate treatment of a psychiatric condition.
59. No benefits will be paid for Psychoanalysis or psychotherapy credited toward earning a degree or furtherance of education or training regardless of diagnosis or symptoms or whether providing or receiving the Service.
60. No benefits will be paid for non-medically necessary services, including but not limited to, those services and supplies:
- Which are not Medically Necessary, for the diagnosis and treatment of illness, injury, restoration of physiological functions, or covered preventive services;
  - That do not require the technical skills of a medical, mental health or a dental professional;
  - Furnished mainly for the personal comfort or convenience of the Member, or any person who cares for the Member, or any person who is part of the Member's family, or any Provider;
  - Furnished solely because the Member is an inpatient on any day in which the Member's disease or injury could safely and adequately be diagnosed or treated while not confined;
  - Furnished solely because of the setting if the service or supply could safely and adequately be furnished in a Physician's or a dentist's office or other less costly setting.
61. As required by HIPAA, no source-of-injury exclusion, such as exclusion 4.28 for off-road sporting events, will apply if the accident resulted from an act of domestic violence or a medical condition (including both physical and mental health conditions).
62. No benefits will be paid for any item or substance that is available without a Physician's prescription even if prescribed by a Physician, except as otherwise provided herein and except for medicines and supplies Medically Necessary for inpatient care.

## Dental Benefits

Calvo's SelectCare covers all the dental services and conditions listed here. You must specifically apply and pay for the dental coverage in order to obtain this benefit.



Calvo's SelectCare covers all the dental services and conditions listed here. You must specifically apply and pay for the dental coverage in order to obtain this benefit.

To participate in the Calvo's SelectCare dental plan, you must be a member of a Calvo's SelectCare medical plan, and you must carry both medical and dental coverage throughout your plan year.

In general, Calvo's SelectCare pays for a large portion and often the full amount of your covered dental expenses, and you pay the remaining amount, if any. If a dental service is not listed here, it is considered an exclusion, and you are responsible for all related charges.

You may select any dentist from among those in our list of Participating Providers.

If you have any questions about your dental coverage, do not hesitate to call us.

### Diagnostic Services

Diagnostic dental services including caries susceptibility tests; clinical exams once every six months; study models; routine bite wing X-rays; and full mouth X-rays once every three years are covered.

### Preventive Services

Routine teeth cleaning (prophylaxis) once every 6 months, fluoride treatment once a year for children age 19 and under, sealants for permanent molars of children age 15 and under, space maintainers including adjustments within six months of installation for children age 15 and under, treatment plans and instruction on methods of properly cleaning teeth are covered.

### Emergency Care

Emergency treatment (during office hours) for acute infection, pain and bleeding or for accidental injury to the teeth and adjacent soft tissues is covered.

### Restorative Care

General restorative services such as routine fillings (silver amalgam and composite resin), additional tooth surface next to filling, and pulp treatment are covered.

### Oral Surgery

Simple and complicated extractions, impacted teeth and other necessary oral surgeries are covered unless otherwise excluded.

### Endodontics

Root canals, pulpotomy and other endodontic surgery and care are covered.

### Periodontics

Consultation, evaluation and treatment of soft tissue and bones supporting the teeth; periodontal cleaning (prophylaxis) once every six months; supragingival and subgingival gross scaling, subgingival curettage, root planning and periodontal surgery are covered.

### Major Replacement Services

Fixed prosthetics such as porcelain and metal crowns, gold inlays and onlays, bridges, crown replacements once every 5 years, and space maintainers are covered.

Removable prosthetics such as full and partial dentures once every five years; repairs, relining or reconstruction of dentures; and removable bridges are covered.

### Plan Maximum

Your dental benefit is limited to a maximum of \$1,000 per member per plan year.

### Service Charges

If you fail to keep a dental appointment and do not cancel 24 hours in advance, your dentist may assess a service charge. When copies of your dental records are made, there may also be a service charge from your dentist. These charges are your responsibility.

<b>Your Benefits:</b> Subject to the Specific limitations which are contained in the Group Health Certificate, SelectCare pays:	<b>Participating Providers</b>	<b>Non-participating Providers</b>
<b>Diagnostic &amp; Preventive Care</b> 1. Caries Susceptibility Test 2. Exams (including Treatment Plan) (Once every 6 months) 3. Fluoride Treatment (Annually for children age 19 & under) 4. Prophylaxis (Cleaning of teeth) once every 6 months 5. Sealants (For permanent molars of children age 15 & under) 6. Space maintainers (For children age 15 & under) includes adjustments within 6 months of installation 7. Study Models 8. X-rays (Bite Wing Maximum of 4 per Plan Year) 9. X-rays (Full Mouth, once every 3 years)	<b>100% of Eligible Expenses</b>	<b>70% of Eligible Expenses</b>
<b>Basic &amp; Restorative Care</b> <b>General Services</b> 1. Emergency Care (During office hours) 2. Pulp Treatment 3. Routine Fillings (Silver & composite resin) 4. Simple Extractions 5. Complicated Extractions 6. Extraction of impacted teeth 7. Periodontal Prophylaxis (Cleaning once every 6 months) 8. Periodontal Treatment 9. Pulpotomy & Root Canals/Endodontic Surgery and Care 10. Conscious Sedation and Nitrous Oxide for children under the age of 13	<b>80% of Eligible Expenses</b>	<b>70% of Eligible Expenses</b>
<b>Major &amp; Replacement Care</b> <b>Fixed Prosthetics</b> 1. Crowns 2. Gold Inlays & Onlays 3. Replacement of Crown Restoration (Once every 5 years)  <b>Removable Prosthetics</b> 1. Full Dentures (Once every 5 years) 2. Partial Dentures (Once every 5 years) 3. Each anesthesia, but only if medically or dentally necessary 4. Relines 5. Denture Repair	<b>50% of Eligible Expenses</b>	<b>35% of Eligible Expenses</b>
<b>Deductible</b>	<b>None</b>	<b>None</b>
<b>Registration Fee Per Visit To Dentist</b>	<b>None</b>	<b>None</b>
<b>Coverage Maximums</b> Per Member per Plan Year	<b>\$1,000</b>	

**Terms:**

1. Unused balances are not transferable to the following year.
2. Charges for Non-participating Providers are limited to the lesser of actual charges of the Company's determination of the usual, customary and reasonable charge in geographic location where the service was rendered, unless otherwise provided in the agreement.
3. The Covered member pays any excess above Eligible Charges.

# Dental Exclusions & Limitations

Any dental service, which is NOT specified as covered, is excluded. Calvo's SelectCare Dental Plan does NOT cover the following dental services and conditions and no benefits will be paid for:

- Work in progress on the effective date of coverage. Work in progress is defined as:
  - A prosthetic or other appliance, or modification of one, where an impression was made before the patient was covered, or
  - A crown, bridge, or cast restoration for which the tooth was prepared before the patient was covered, or
  - Root canal therapy, if the pulp chamber was opened before the patient was covered.
- Services not specifically listed in the agreement, services not prescribed, performed or supervised by a dentist; services which are not medically or dentally necessary or customarily performed; services that are not indicated because they have a limited or poor prognosis; or services for which there is a less expensive, professionally acceptable alternative.
- Any service unless required and rendered in accordance with accepted standards or dental practice.
- A crown, cast restoration, denture or fixed bridge or addition of teeth to one, if work involves a replacement or modification of a crown, cast restoration, denture or bridge installed less than 5 years ago, or one that replaces a tooth that was missing before the date the enrollee became eligible for services under the plan (including previously extracted or missing teeth).
- Replacement of existing dentures, crowns or fixed bridgework if the existing dentures, crowns or fixed bridgework can be made serviceable.
- Precision attachments or stress breakers.
- Replacement of lost or stolen appliance, or replacement of any appliance damaged while not in the mouth.
- Any service for which the enrollee received benefits under any other coverage offered by the company.
- Spare or duplicate prosthetic devices.
- Services included, related to or required for:
  - Implants;
  - Cosmetic purposes;
  - Services or appliances to change the vertical dimension or to restore or maintain the occlusion, including but not limited to equilibrium, full mouth rehabilitation and restoration for malalignment of teeth;
  - Temporomandibular joint (TMJ) or craniomandibular disorders, myofunctional therapy or the correction or harmful habits;
  - Experimental procedures; and
  - Intentionally self inflicted injury unless resulting from a medical condition (including physical or mental conditions) or from domestic violence.
- Any over the counter drugs or medicine.
- Fluoride varnish.
- Charges for finance charge, broken appointments, completion of insurance forms or reports, providing records, oral hygiene instruction, pit and fissure sealants and dietary instruction, or lack of cooperation on the part of the patient.
- Charges in excess of the amount allowed by the plan for a covered service.
- Any treatment, material, or supplies which are for orthodontic treatment, including extractions for orthodontics.
- Services for which no charge would have been made had the agreement not been in effect.
- All treatments not specifically stated as being covered.
- Surgical grafting procedures.
- General anesthetic, conscious sedation, and other forms of relative analgesia, except as otherwise specifically provided herein.
- Services paid for by Workers' Compensation.
- Charges incurred while confined as an inpatient in hospital unless such charges would have been covered had treatment been rendered in dental office.
- Treatment and/or removal of oral tumors.
- All surgical procedures except for surgical extractions of teeth and periodontal surgeries performed by a dentist.
- Panoramic x-ray or full mouth x-ray if provided less than 3 years from the covered person's last panoramic x-ray or full mouth x-ray.

# List of Procedures & CPT Codes requiring Pre-Certification:

Procedures which are not specifically listed will be evaluated based on Medical Necessity and the member's plan benefits. Medicare CCI rules apply. This is a brief summary and list may change throughout the year.

Procedures	CPT Range
1 All outpatient surgical procedures requiring use of surgical facilities (except for female sterilization)	
2 Any and all Diagnostic & Surgical Procedures in excess of \$300.00	
3 Arthroscopy (knee)	29870
4 Cardiac Catheterization	93501, 93510-11, 93514, 93524, 93526-93533, 93536, 93539-45
5 Carpal Tunnel Release, Monofilament Testing	
6 Chemotherapy and Radiation Therapy	
7 Diagnostic Colonoscopy / Proctosigmoidoscopy	45380, 45355, 45382-83, 45379, 45384-85, 44388-44392, 44394
8 CT Scans	
9 DEXA Scans	76075-76076
10 Diagnostic Laparoscopy (pelvic)	49320
11 Durable Medical Equipment: Std. hospital bed, Std. wheelchairs, walkers, crutches, oxygen, suction machine	
12 EMG / NCT (upper extremities)/ Autonomic Testing	95860-95864, 95872
13 Home Health Referrals	
14 Laparoscopic Vaginal Hysterectomy	47562-47564
15 Mammograms (with the exception of those for routine screening according to the guidelines of the American Cancer Society)	
16 MIBI Scan, Thallium Stress Test, Exercise Stress Test	
17 MRIs	
18 Nuclear Medicine Studies	
19 Ophthalmology Diagnostic Procedures	92225-92287, 92018-92140
20 Pain Management Studies & Treatment	
21 Percutaneous Coronary Angioplasty	92982, 92984, 92986, 92986, 92987, 92990
22 Percutaneous Discectomy	62287
23 Physical Therapy requiring more than five (5) out-patient visits	
24 Wellness Center Referrals	
25 Sleep Apnea Studies	95810
26 Ultrasounds (Except the first OB ultrasound)	
27 Upper GI Endoscopy	43234-35, 43239, 43241, 43243, 43233-51, 43255, 43258-59
28 Dx procedures performed or ordered by the same provider on any one patient two or more times	
29 Specialty Medications	See Drug Formulary

# Completing your Deductible/Reimbursement Claim Form

## Reminder:

Deductible/Reimbursement Claims along with all receipts must be submitted within **120 days from the date of service**, otherwise these expenses will not be covered.

If you have paid a deductible under your plan or if you are seeking reimbursement on a claim you have paid, it is important that you provide us with the following in order for us to process your claim or reimbursement in a timely manner:

- **A properly completed Deductible/Reimbursement Claim Form; and**
- **ALL the required information below:**

### Medical or Dental Services

- **Medical & Dental:**  
Name of Doctor
- **Medical:**  
Diagnosis Code (ICD)
- **Medical & Dental:**  
Procedure Code (CPT & Modifier)
- **Medical & Dental:**  
Itemized Bill of Charges
- **Medical:**  
Clinic Notes from Doctor
- **Dental:**  
Tooth # or Surface or Quadrant
- **Medical & Dental:**  
Proof of Payment
- **Medical:**  
If injury from an accident  
- Cause and Place of Accident
- **Medical Certificate from Philippine or foreign Non-participating Providers**

### Hospital Services

- UB04 Claim Form
- Itemized Bill of Charges
- Complete Medical Report
- Patient's Account Number
- Proof of Payment

### Laboratory

- Name of Laboratory
- Diagnosis Code (ICD)
- Procedure Code (CPT)
- Description of Procedure
- Itemized Bill of Charges
- Proof of Payment

### Prescription Drugs

- Name of Pharmacy
- Name & Strength of Medication
- National Drug Code (NDC)
- Quantity
- Original Prescription (for Philippine Claims)
- Itemized Bill of Charges
- Proof of Payment
- "Explanation of Benefits" from your Primary Insurance such as Medicare / AARP Summary

## Please Note:

Deductible/Reimbursement Claim Forms must be submitted within **120 days** to assure complete and timely processing.

All deductibles will be processed based on the contracted fees with our Participating Providers. You may need to seek reimbursement from a provider for any excess charges over such contracted fees.

We will not be able to accept any bill or required document in a foreign language unless it is translated to English.



# Deductible / Reimbursement Claim Form

Claims for Deductibles or Reimbursements must be submitted within 90 days from the Date of Service

For Official Use Only:	
Letter No.:	Call Tracking No.:

Patient's Name (Last Name, First Name, Middle Initial)		Patient's Birth Date	Patient's Member Number
Date of Service From      Through		Provider Name	Paid
			Official Use
Total			

Please make sure to provide ALL required information below

**Medical or Dental Services**

- Medical & Dental: Name of Doctor
- Medical:                      Diagnosis Code (ICD9)
- Medical & Dental: Procedure Code (CPT & Modifier)
- Medical & Dental: Itemized Bill of Charges
- Medical:                      Clinic Notes from Doctor
- Dental:                        Tooth # or Surface or Quadrant
- Medical & Dental: Proof of Payment
- Medical:                      If injury from an accident - Cause and Place of Accident
- Medical Certificate from Philippine or foreign Non-participating Providers

**Prescription Drugs**

- Name of Pharmacy
- Name & Strength of Medication
- National Drug Code (NDC)
- Quantity
- Original Prescription (for Philippine Drug Claims)
- Itemized Bill of Charges
- Proof of Payment
- "Explanation of Benefits" from your Primary Insurance such as Medicare / AARP Summary

**Hospital Services**

- UB92 Claim Form
- Itemized Bill of Charges
- Complete Medical Report
- Patient's Account Number
- Proof of Payment

**Laboratory**

- Name of Laboratory
- Diagnosis Code (ICD9)
- Procedure Code (CPT)
- Description of Procedure
- Itemized Bill of Charges
- Proof of Payment

I hereby certify that the above information is true, accurate and complete. I authorize any physician, practitioner, hospital, medical care institution, insurance company or other organization, institution, person or employer that has any records or knowledge of care, treatment or advice of me, my spouse, or my children to give such information to Calvo's SelectCare or its representatives. This authorization remains in effect as long as necessary to evaluate and/or process the above claim for me or my covered dependents. A photographic copy of this authorization shall be as valid as the original.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Off-Island Care

The following was developed to assist members with the off-island referral process.  
Please contact our office for any additional assistance you may require.



## Referral Procedures

- Visit the Calvo's SelectCare office to see a Customer Service Representative at least four (4) weeks prior to departure. It is advisable not to purchase airline tickets without a confirmed off-island doctor's appointment. You will be asked to complete our Off-Island Appointment Request Form. Among other things, this form is used to convey your preferred off-island facility, appointment dates and the required level of care and provides us with additional information to better serve your off-island needs. Your Representative will be able to provide you with the necessary information for you to make the best possible choices regarding your off-island medical care.

## Required Documents

- Off-island medical referral from your local doctor.
- Medical Records related to your illness. You will likely need to bring these records with you to present to your off-island provider.
  - Copies of diagnostics tests such as Ultrasound, X-Ray, MRI, CT Scan, Biopsy Reports, Pathology Slides, Angiogram CD, and any other pertinent records.
  - Most Recent Blood Tests/Laboratory/Pathology and other diagnostic procedure results.
  - If you were recently discharged from a hospital, please bring the Discharge Summary, Laboratory Results, and any Operative Reports.
- Completed Calvo's SelectCare form authorizing us to receive health information from your off-island provider.
- Calvo's SelectCare Member ID Card and a picture ID.
- Please allow us time to review your request, generate the necessary paperwork, and confirm acceptance by a physician and/or facility. Most delays in processing are due to appointment unavailability, changes in schedule, and/or incomplete records. All appointments are subject to provider and facility availability and there may be a waiting period until your scheduled appointment.
- A Guam Memorial Hospital Social Worker may provide assistance for Hospital-to-Hospital transfers, so please communicate with them as they have standard procedures and protocols for Hospital-to-Hospital transfers.
- When a referral packet is ready, we will call you for pick-up. Anticipate and allot 30 minutes of your time to review the off-island referral packet and sign any necessary documents.

## Additional Information and Suggestions

- **Passport:** It is recommended that you always have a valid passport with more than 6 months prior to its expiration. This document is necessary to travel and seek care with our providers outside the United States, especially in cases where a medical transfer or evacuation is necessary.
- **Advanced Health Care Directive – aka Living Will:** You should set up a personal directive, advance directive, or advance decision, or living will. This is a legal document in which a person specifies what actions should be taken for their health if they are no longer able to make decisions for themselves because of illness or incapacity.
- For travel and lodging arrangements, you should register and coordinate with the Guam Medical Referral Office on Guam (671-475-9350) or their satellite offices in the Philippines, Hawaii and California as they may be able to assist you with lodging and travel arrangements.
- Completed Fitness for Travel Forms may be required by the airline and must be obtained from your referring physician prior to 10 days of departure and forwarded to the airline for their review.
- Please verify with the attending physician if oxygen is needed during the trip and during any layovers. If required, please coordinate with the Guam Medical Referral Office to make arrangements.
- Wear comfortable clothing and footwear when undergoing physicals.
- Your Calvo's SelectCare plan only pays for covered medical services, aside from applicable deductibles, Co-Insurance, or Co-Payments, you should also be prepared to pay for any items not related to your care, such as phone calls and comfort items. Payments must be made at the time of service or at the time of discharge from the hospital. We suggest bringing extra money or credit cards in anticipation of such expenses.



- Please obtain receipts for any payment you may make for your covered medical care and submit them to our office no later than 120 days from the date of service.
- Be sure to bring back all medical records and reports related to your off-island care and present to your local provider to help in the continuity of your care.
- If care is sought in the Philippines, you may need to coordinate with our Calvo's SelectCare Office located at one the following locations:

**Calvo's SelectCare at  
St. Luke's Medical Center:  
Quezon City**

Rm. 716 7th Floor, North Tower  
Cathedral Heights Building Complex  
St. Luke's Medical Center Compound  
#279 E. Rodriguez Sr. Avenue,  
Quezon City, Philippines  
Phone: (632) 413-1312

**Calvo's SelectCare at  
St. Luke's Medical Center:  
Global City**

Rm. 1008 10th Floor  
Medical Arts Building  
32nd St. Bonifacio Global City  
Taguig City, 1112 Philippines  
Phone: (632) 555-0443/0448

**Calvo's SelectCare at  
The Medical City:  
Pasig City**

Business Center, 9th Floor  
The Medical City, Ortigas Center  
Pasig City, Philippines  
Phone: (632) 650-0589

- Bringing along a companion is a good idea. He or she may be very helpful.

Whenever you want someone else to communicate with Calvo's SelectCare to coordinate your referral (e.g. spouse, companion, Guam Medical Referral Office, etc.), you must sign our form authorizing us to release Protected Health Information (PHI) to anyone acting on your behalf. Verbal authorizations are not accepted.

- Please refer to our directory of Participating Providers to avoid the extra expenses that you may incur if you obtain care from Non-participating Providers. When you go to a Non-participating Provider without the Plan's prior approval, you may end up financially responsible for significant sums. A more detailed explanation is found in the "Your Payment Responsibilities" section of this Handbook.
- Coverage for certain procedures requires the Plan's prior approval. Contact our office for clarifications.
- If you lose your coverage for any reason at any time during your off-island care, you will be required to reimburse Calvo's SelectCare or any providers for charges incurred beyond the insurance coverage period.
- **Coverage for dependent child or children residing in the Continental USA:** We will extend coverage to an eligible dependent child or children residing in the Continental USA through the PHCS/ Multiplan PPO network. We recommend that you or your dependent child identify and select a medical provider by accessing the PHCS/ Multiplan website: <https://www.multiplan.com>. Once a provider is identified, it is advisable that you inform us, so we can issue a coverage letter to your child and the provider. This will improve the manner in which your dependent child or children access care. It is also recommended that you check with the provider regarding his or her participation with the PHCS/ Multiplan network, as their participation status may change.

**• Please make sure that you, your next of kin,  
or medical provider contact us for the following:**

- Hospital Admission
- Outpatient Surgery
- Emergency Room Visit
- High Level Diagnostic Testing  
such as MRIs or CT Scans

**Failure to may result in becoming  
financially responsible for charges.**



# Summary of Federally Mandated Programs

Calvo's SelectCare is pleased to provide this summary as a means of keeping you better informed as decision-makers and consumers of health care. We are committed to meeting all the requirements and certifications outlined in these federally mandated programs.

## Family and Medical Leave Act of 1993

This act entitles eligible employees to 12 work weeks of unpaid leave during a 12 month period for any of the following reasons:

- The birth of a child or placement of a child for adoption or foster care;
- The care of a child, spouse, or parent who has a serious health condition;
- The employee's own serious health condition that prevents performance of his or her job.

Employers are required to allow any employee who is out on family and medical leave to be enrolled in the group health plan.

## Health Insurance Portability and Accountability Act (H.I.P.A.A.) of 1996

The Health Insurance Portability and Accountability Act (H.I.P.A.A.) offers new protections for employees that improve portability and continuity of health insurance coverage.

H.I.P.A.A. protects employees and their families by:

- Limiting exclusions for pre-existing medical conditions to 12 months or 18 months for late enrollees;
- Provides credit for prior health coverage;
- Provides new rights that allow individuals to enroll for health coverage when they lose other health coverage or add a new dependent;
- Allows for only a 6 month look back period regarding illnesses;
- No pre-existing condition for newborns, adopted children and pregnancy;
- Prohibits discrimination in enrollment and in premiums charged to employees based on health status and related factors.

Certificates of Creditable Coverage must be automatically provided by the plan when an individual loses coverage under the plan. Certificates of Creditable Coverage must be provided, if requested, before losing coverage or within 24 months of losing coverage.

Special Enrollment Rights are provided for individuals who lose their coverage in certain situations and for individuals who become a new dependent through marriage, birth, adoption or placement for adoption.

## Newborns' & Mothers' Health Protection Act of 1996

The Newborns' and Mothers' Health Protection Act (the Newborns' Act) puts the decisions affecting length of hospital stays following childbirth in the hands of mothers and the attending providers.

The Newborns' Act and its regulations provide that health plans and insurance issuers may not restrict a mothers' or newborns' benefits for a hospital length of stay that is in connection with childbirth to less than 48 hours following a vaginal delivery or 96 hours following a delivery by cesarean section. However, the attending provider (who is a person such as the mother's physician or nurse midwife) may, in consultation with the mother, discharge earlier.

The Newborns' Act and the new regulations, also prohibit incentives in any way (positively or negatively) that could encourage less than the minimum protections under this act as described above.

## Patient Protection and Affordable Care Act (PPACA)

The enactment of the Patient Protection and Affordable Care Act (PPACA) was enacted into law on March 23, 2010 and amended by the Health Care and Education Reconciliation Act of 2010 (HCERA), and are both collectively referred to as the Affordable Care Act (ACA). ACA launches an overhaul of the health care system wherein changes to the American Health Care system will take effect in stages up through 2018 and beyond. Several changes which are in effect as of September 23, 2010 are as follows:

- Coverage for children until age 26. Parents will be allowed to keep their children on their health plans until age 26.
- Lifetime Limits. All existing health plans will be prevented from imposing lifetime limits on coverage in group and individual health plans.
- Preventive Health Services. Group and individual health plans must provide first dollar coverage for preventive coverage.
- No coverage rescissions. Health Insurance companies may no longer cancel insurance policies unless there is proof of fraud.

## Women's Health and Cancer Rights Act Of 1998 (W.H.C.R.A.)

The Women's Health and Cancer Rights Act contains protections for breast cancer patients who elect breast reconstruction in connection with a mastectomy. In certain cases, plans offering coverage for a mastectomy must also cover reconstructive surgery in connection with a mastectomy.

Under the Act, reconstructive benefits must include coverage for:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses and physical complications at all stages of mastectomy, including lymphedemas.

Please be advised that benefits under this act may be subject to annual deductibles and co-insurance consistent with those established for other benefits under the plan.

## Mental Health and Addiction Act of 2008

This act took effect on January 1, 2010. It requires employers that offer a health insurance plan with mental health coverage to provide the mental health benefits at the same level as medical and surgical benefits, including deductibles, Co-Payments, out-of-pocket expenses, inpatient stays, and outpatient visits. The law ends limits on mental health coverage if a company's plan does not have similar limits for physical ailments.

# Notice of Privacy Practices

## Protected Health Information (PHI)

This notice describes how medical information about you may be used and disclosed and how you can access this information. Please review it carefully.

**This Notice describes the privacy policies of Calvo's SelectCare (CSC) Tokio Marine Pacific Insurance Limited ("TMPI") and health benefit plans underwritten by TMPI (the "Plans"), and how that information may be used or disclosed in administering the Plans. It is intended to describe the policies that protect medical information relating to your past, present and future medical conditions, health care treatment and payment for that treatment ("PHI"). This notice applies to any information created or received by the Plans on or after the September 23, 2013 that would allow someone to identify you and learn something about your health. It does not apply to information that contains nothing that could reasonably be used to identify you. It applies to you if you are insured by TMPI on or after September 23, 2013.**

**The terms "we" or "us" as used throughout this Notice refer to Calvo's SelectCare Health Plans, TMPI or the Plan. The terms "you" and "your" refer to each individual participant in the Plans.**

### Our Legal Duties:

- We are required by law to maintain the privacy of your PHI.
- We are required to provide you this Notice of Privacy Practices.
- We are required to abide by the terms of this Notice until we officially adopt a new notice.

### How we may use or disclose your PHI:

We may use your PHI, or disclose your PHI to others, for a number of different reasons. This notice describes the categories of reasons for using or disclosing your information. For each category, we have provided a brief explanation, and in many cases have provided examples. The examples given do not include all of the specific ways we may use or disclose your PHI. However, any time we use or disclose your information in administration of the Plans, it will be for one of the categories of listed below.

**Treatment:** We may use or disclose PHI for treatment purposes. For example, we may use or disclose your PHI to coordinate or manage your health care with your doctors, nurses, technicians, or other personnel involved in taking care of you.

**Payment:** We may use and disclose PHI for purposes related to payment for health care services. For example, we may use your PHI to anyone who helps pay for your care, to settle claims, to reimburse health care Plans for services provided to you or disclose it to another health plan to coordinate benefits.

**Health Care Operations:** We may use and disclose PHI for plan operations. For example, we may use or disclose your PHI for quality assessment and improvement activities, case management and care coordination, to comply with law and regulation, accreditation purposes, patients' claims, grievances or lawsuits, health care contracting relating to our operations, legal or auditing activities, business management and general administration, underwriting, obtaining re-insurance and other activities to operate the Plans.

**To Business Associates:** We may hire third parties that may need your PHI to perform certain services on behalf of TMPI or the Plans. These third parties are "Business Associates" of TMPI or the Plans. Business Associates must protect any PHI they receive from, or create and maintain on behalf of, TMPI or the Plans.

**Plan Sponsor:** We may disclose certain health and payment information about you to the sponsor of your Plan (the "Plan Sponsor") to obtain premium bids for the Plan or to modify, amend or terminate the Plan. We may release other health information about you to the Plan Sponsor for purposes of Plan administration, if certain provisions have been added to the Plan to protect the privacy of your health information, and the Plan Sponsor agrees to comply with the provisions. Note, however, that your Plan is prohibited from, and will not, use or disclose protected health information that is genetic information of an individual for underwriting purposes.

**Family and Friends:** We may disclose your PHI to a member of your family or to someone else who is involved in your medical care or payment for care. We may notify family or friends if you are in the hospital, and tell them your general condition. In the event of a disaster, we may provide information about you to a disaster relief organization so they can notify your family of your condition and location. We will not disclose your information to family or friends if you object and you notify us that you object. We may also disclose PHI to your personal representatives who have authority to act on your behalf (for example, to parents of minors or to someone with a power of attorney).

**Treatment Options:** We may use your PHI to provide you with additional information. This may include giving you information about treatment options or other health-related services that are available for you based on your medical condition.

**Public Health Oversight:** We may disclose your PHI to a public health oversight agency for oversight activities authorized by law. This includes uses or disclosures in civil, administrative or criminal investigations; licensure or disciplinary actions (for example, to investigate complaints against health care Plans); inspections; and other activities necessary for appropriate oversight of government programs (for example, to investigate Medicaid fraud). This also includes such activities as preventing or controlling disease, and notifying persons of recalls, exposures to disease.

**Plan Government Programs Providing Public Benefits:** We may disclose your health information relating to eligibility for or enrollment in the Plans to another agency administering a government program providing medical or public benefits, as long as sharing the health information or maintaining the health information in a single or combined data system is required or otherwise authorized by law.

**To Report Abuse:** We may disclose your PHI when the information relates to a victim of abuse, neglect or domestic violence. We will make this report only in accordance with laws that require or allow such reporting, or with your permission.

**Legal Requirement to Disclose Information:** We will disclose your information when we are required by law to do so. This includes reporting information to government agencies that have the legal responsibility to monitor the health care system. For instance, we may be required to disclose your PHI, and the information of others, to a state department of health.

**Law Enforcement:** We may disclose your PHI for law enforcement purposes. This includes providing information to help locate a suspect, fugitive, material witness or missing person, or in connection with suspected criminal activity. We must also disclose your PHI to a federal agency investigating our compliance with federal privacy regulations.

**For Lawsuits and Disputes:** We may disclose PHI in response to an order of a court or administrative agency, but only to the extent expressly authorized in the order. We may also disclose PHI in response to a subpoena, a lawsuit discovery request, or other lawful process, but only if we have received adequate assurances that the information to be disclosed will be protected.

**Specialized Purposes:** We may disclose your PHI for a number of other specialized purposes. We will only disclose as much information as is necessary for the purpose. For instance, we may disclose your information to coroners, medical examiners and funeral directors; to organ procurement organizations (for organ, eye, or tissue donation); or for national security and intelligence purposes. We may disclose the PHI of members of the armed forces as authorized by military command authorities. We also may disclose PHI about an inmate to a correctional institution or to law enforcement officials to provide the inmate with health care, to protect the health and safety of the inmate and others, and for the safety, administration, and maintenance of the correctional institution. We may also disclose your PHI to your employer or as otherwise authorized or required by law for purposes of workers' compensation and work site safety laws (OSHA, for instance). We may disclose PHI to organizations engaged in emergency and disaster relief efforts.

In our effort to better serve your complete insurance needs, we may use the information we collect about you to better understand your relationship with us when assessing your needs, providing you services, and determining what products you may want to know more about.

**To Avert a Serious Threat:** We may disclose your PHI if we decide that the disclosure is necessary to prevent serious harm to the public or to an individual. The disclosure will only be made to someone who is able to prevent or reduce the threat.

**Research:** We may disclose your PHI in connection with medical research projects if allowed under federal and state laws and rules. The Plans may also disclose PHI for use in a limited data set for purposes of research, public health or health care operations, but only if a data use agreement has been signed.

#### **Your Rights:**

**Authorization:** We will ask for your written authorization if we plan to use or disclose your PHI for reasons not covered in this notice, including but not limited to uses and disclosures relating to psychotherapy notes, marketing activities, and any sale of your PHI. If you authorize us to use or disclose your PHI, you have the right to revoke the authorization at any time. If you want to revoke

an authorization, send a written notice to the Privacy Official listed at the end of this notice. You may not revoke an authorization for us to use and disclose your information to the extent that we have already given out your information or taken other action in reliance on the authorization. If the authorization is to permit disclosure of your information to an insurance company, as a condition of obtaining coverage, other laws may allow the insurer to continue to use your information to contest claims or your coverage, even after you have revoked the authorization.

**Request Restrictions:** You have the right to request that we restrict how we use or disclose your PHI for treatment, payment, or health care operations. You must make this request in writing. We will consider your request, but we are not required to agree. If we do agree, we will comply with the request unless the information is needed to provide you with emergency treatment. We cannot agree to restrict disclosures that are required by law. We may end the restriction if we tell you.

#### ***An important note regarding your right to request restrictions at your health care providers***

**You have a right to restrict your provider from disclosing protected health information to insurers or health plans because you paid for provider services or items out of pocket and in full. If you choose to use a medical expense reimbursement/flexible spending account (FSA) or a health savings account (HSA) to pay for the health care items or services that you wish to have restricted, you may not restrict disclosure to the FSA or HSA necessary to substantiate or effectuate that payment or reimbursement. That means you will still be required to provide the necessary substantiation of the expenses in order to receive payment.**

**Confidential Communication:** You have the right to request that we communicate with you about health matters in a certain way or at a certain location. For example, you may ask that we contact you only at home or only by mail. If you want us to communicate with you in a special way, you will need to give us details about how to contact you, including a valid alternative address. You also will need to give us information as to how payment will be handled. We may ask you to explain how disclosure of all or part of your health information could put you in danger. We will honor reasonable requests. However, if we are unable to contact you using the requested ways or locations, we may contact you using any information we have.

**Access to and Copies of PHI:** With certain exceptions (i.e., psychotherapy notes, information collected for certain legal proceedings, and health information restricted by law), you have a right to access the PHI held by TMPI or the Plans in their enrollment, payment, claims adjudication, and case or medical management records systems that are used by the Plans in making decisions about you (the "Designated Record Set"). To the extent PHI is maintained electronically, you have a right to request an electronic copy of those records. We may charge a reasonable, cost-based fee for copying, mailing, and transmitting the records, and the cost of any specific media you request, to the extent allowed by state and federal law.

To ask to inspect your records, or to receive a copy, send a written request to the Privacy Official listed at the end of this notice. Your request should specifically list the information you want copied. We will respond to your request within a reasonable time, but generally no later than 30 days. If your Health Plan cannot respond to your request within 30 days, an additional 30 days is allowed if that Health Plan provides you with a written statement of the reason(s) for the

delay and the date by which access will be provided. We may deny you access to certain information, such as if we believe it may endanger you or someone else, in which case we will also explain how you may appeal the decision.

**Amend PHI:** You have the right to ask us to amend PHI contained in the Designated Record Set held by TMPI or the Plans if you believe that PHI is not correct, or not complete. You must make this request in writing, and give us the reason you believe the information is not correct or complete. We will respond to your request in writing within 30 days. Any amendment we agree with will be made by an addendum. We may deny your request if we did not create the information, if it is not part of the records we use to make decisions about you, the information is something you would not be permitted to inspect or copy, or if it is complete and accurate.

**Accounting of Disclosures:** You have a right to receive an accounting of certain disclosures of your information to others. The list will include dates of the disclosures, the names of the people or organizations to whom the information was disclosed, a description of the information, and the reason. We will provide the first list of disclosures you request at no charge. We may charge you for any additional lists you request during the following 12 months. You must request this list in writing, and indicate the time period you want the list to cover. We cannot include disclosures made prior to the most recent 6 year period (the longest period that records of disclosures are maintained). Disclosures for the following reasons will not be included on the list: disclosures for treatment, payment, or health care operations; disclosures incident to a permitted use or disclosure; disclosures as part of a limited data set; disclosures to your family members, other relatives, or friends who are involved in your care or who otherwise need to be notified of your location, general condition, or death; disclosures for national security purposes; certain disclosures to correctional or law enforcement personnel; disclosures that you have authorized; and disclosures made directly to you or your representatives.

**Right to Notification of Breach of Unsecured PHI:** We will comply with the requirements of HIPAA and its implementing regulations to provide notification to affected individuals, HHS, and the media (when required) if TMPI, a Plan or a business associate discovers a breach of unsecured PHI.

**Rights More Stringent Than HIPAA:** In certain instances, protections afforded under applicable state or territorial law may be more stringent than those provided by HIPAA and are therefore not preempted. We will comply with applicable state or territorial law to the extent it is more stringent than HIPAA with regard to requested disclosures of records (i.e., if we receive a subpoena for your PHI, and the state or territory in which you live requires your written consent or a court order to disclose the type of records requested).

**Paper Copy of this Privacy Notice:** You have a right to receive a paper copy of this notice. If you have received this notice electronically, you may receive a paper copy by contacting the office of the Privacy Official listed at the end of this notice.

**Future Changes to this Notice:** We reserve the right to change this Notice and the privacy practices of TMPI or the Plans covered by this Notice. We reserve the right to make the revised or changed Notice effective for health information we already have about you as well as any information we receive in the future.

If this Notice is maintained by TMPI or the Plans on a website, material changes will be prominently posted on that website, and information regarding the updated Notice will be made available in TMPI's or your Plan's next annual mailing. If the Notice is not maintained on a website, copies of the revised Notice will be made available to you within 60 days of a material change.

**Complaints:** You have a right to complain if you think your privacy has been violated. We encourage you to contact our Privacy Official. You may also file a complaint with the Secretary of the Department of Health and Human Services. We will not retaliate against you for filing a complaint.

**Office of the Privacy Official:** If you have any questions regarding this Notice or if you wish to exercise any of your rights described in this Notice, you may contact the Privacy Official at:

**Calvo's Insurance Underwriters, Inc.,**  
**Attn: Frank Campillo**  
P.O. Box FJ  
Hagatña, Guam 96932

# Providers: Participating Guam Doctors, Dentists and Clinics

Providers may change from time to time, we encourage you to call our customer service department.

## Providers marked with an asterisk (\*) are Medicare Providers

### Doctors

#### Anesthesia

De Guzman, Fernan\*  
Lim, Reynald  
Lopez, Virgilio

#### Cardiology

Inaba, Yoichi\*  
Kim, Byungsoo\*  
Quiros, Juan - VISITING\*  
Wiedermann, Joseph\*  
Yousufi, Umair\*

#### E.N.T.

##### (Otorhinolaryngology)

Castro, Jerry\*

#### Endocrinology

Alford, Erika  
Arakawa, Timothy  
Innerfield, Ronald  
Rubio, Joel

#### Family Practice

Adolphson, Arania  
Akimoto, Vincent\*  
Anderson, Mark\*  
Arkless, Tyler\*  
Beckett, Mary\*  
Biewenga, Melissa  
Bryson, Julie\*  
Campus, Hieu\*  
Cook-Hyunh, Mariana  
Cruz, Luis\*  
Esteba, April\*  
Flores, Lisa\*  
Frickel, Wendy  
Galgo, Geoffrey  
Gerling, William\*  
Lee, Delores\*  
Loder, Bryce  
Lom, Jitka  
Lombard, Gabriel\*  
Lujan, Davina\*  
Lyons, Clifford  
Mariano, Maria\*  
Marzullo, William  
Massey, Joel  
McCreedy, Sam  
Miyagi, Shishin\*  
Namm, Julie\*  
Nguyen, Hoa Van\*  
Nguyen, Luan  
Nozaki, James K.\*

Richardson, Ian  
Samaniego, Maria  
Santos, Patrick  
Schroeder Jr., Edmund\*  
Terlaje, Ricardo\*  
Thanapandian, Kamala

#### Geriatrics

Liu, Pei-Chang\*  
Ouhadi, Faraz\*  
Santos, Mary Grace\*  
Schroeder Jr., Edmund\*

#### Hematology

Friedman, Samuel  
Sanchez-Varela, Ana\*

#### Infectious Disease Medicine

Magcalas, Edgardo\*  
Ursales, Anna Leigh\*  
Yamamoto, Michelle\*

#### Internal Medicine

Agustin, Michael  
Alford, Erika\*  
Ally, Insaf\*  
Arcilla, Leopoldo\*  
Chang, Young  
Chenet, Alix  
Cruz, Jeffrey\*  
Cruz, Olivia  
DeGuzman, Eugene\*  
Duenas, Vincent A.\*  
Gilbert, Russell\*  
Granada, Wilfredo\*  
Guzman, Pablo  
Inaba, Yoichi\*  
Kallingal, Matilda  
Kang, Jiyeong\*  
Lim, Doris\*  
Lim Jr., Johnny\*  
Lizama, Florencio Larry T.\*  
Magcalas, Edgardo\*  
Nerves, Robert C.\*  
Ouhadi, Faraz\*  
Preston, Donald\*  
Rubio, Joel\*  
Safa, Saied\*  
Samonte, Romeo\*  
Santos, Mary Grace\*  
Taitano, John Ray\*  
Ursales, Anna Leigh\*

Uy, Clarence\*  
Villa, Eden  
Yamamoto, Michelle\*

#### Nephrology

DeGuzman, Eugene\*  
Nerves, Robert C.\*  
Philips, Sherif\*  
Safa, Saied\*

#### Neurology

Carlos, Ramel\*  
Hale, Justin\*  
Slattery, Michael

#### OB/GYN

Bez, Ellen  
Bieling, Friedrich\*  
Bordallo, Annie U.  
Hirata, Greigh - VISITING  
Jensen, Faye\*  
Miller, Vanessa\*  
Sidell, Jonathan\*  
Shieh, Thomas  
Walton, Kimberly

#### Oncology

Au, Kin-Sing\*  
Chevuru, Sayuri\*  
Friedman, Samuel  
Guzman, Pablo  
Huang, Chen\*  
Ko, Song-Chu\*  
Sanchez-Varela, Ana\*

#### Ophthalmology

Burton, Gregory P.  
DeBenedictis, Marjorie\*  
Flowers, Charles  
Jack, Robert\*  
Lombard, Peter\*  
Margalit, Eyal  
Ng, Eugene - VISITING\*  
Pang, Pierre - VISITING  
Parks, David - VISITING  
Smith, Anthony  
Wresh, Robert\*

#### Orthopedics

Arafiles, Ruben\*  
Cunningham, Glenn\*  
Galang, Carmelino\*  
Kim, Andrew\*

#### Pain Management

De Guzman, Fernan\*

#### Pediatrics

Blancaflor, Maria  
Carrera, Yolanda  
Concina, Vanessa  
Del Rosario, Amanda  
Domalanta, Dina  
Fojas, Milliecor  
Garcia, Antonio  
Garrido, John  
Linsangan, Gladys  
Manaloto, Cristina  
Numpang, Ben  
Oiso, Akio  
Santos, Edna  
Sarmiento, Dennis  
Shimabukuro, Kozue  
Um, Michael

#### Podiatry

Borja, Teresa\*  
Mina, Sarah\*  
Prins, Dustin\*  
Sangalang, Melinda\*  
Silan, Noel\*

#### Preventive Care

Horinouchi, Keith

#### Pulmonology/Critical Care

Agustin, Michael\*  
Aguon, Joleen\*  
Gilbert, Russell\*  
Gonzalez-Huertas, Jose\*

#### Radiology

Berg, Nathaniel\*  
Hu, Ningmei  
Khandelwal, Ashish\*  
Lizama, Vincent  
Mallikarjunappa, M.K.  
Martinez, Roberto\*  
Mudd, David Michael  
Packianathan, Xavier  
Schneider, Michael  
Shay, Jeffery\*  
Tan, Kenneth  
Taylor, Laura\*  
Thorisson, Hjalte  
Young, John

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### Doctors (continued)

#### Sleep Medicine

Barthlen, Gabriele\*  
Slattery, Michael

#### Surgery- General

Cruz, Michael\*  
Eusebio, Christian  
Eusebio, Ricardo B.\*  
Go, Peter\*  
Hughes, Melany\*

Im, Sunggeun\*  
Kobayashi, Ronald\*  
LeVeen, Eric\*  
Li, Doris Sophia\*  
Rahmani, Kia\*  
Sandy, Gisella\*  
Saw, Eng \*

#### Surgery- Hand & Microsurgery

Landstrom, Jerone\*

#### Surgery- Neurological

Hayashida, Steven\*  
Powell, Neil Gary\*  
Taniguchi, Raymond - VISITING\*  
Weingarten, David

#### Surgery- Plastic & Reconstructive

Fegurgur, John\*

#### Surgery- Vascular

Eusebio, Ricardo\*  
Kobayashi, Ronald\*

#### Urology

Fenton, Ann\*  
Petero, Virgilio\*  
Pommerville, Peter

#### Wound Care

Acuna, Edna\*

### Dentists

#### General Dentistry

Brady, Timothy  
Family Dental Center  
Fernandez, Michael  
GentleCare Dental Associates  
Hafa Adai Family Dental, P.C  
Harmon Loop Dental Office  
Hightower Dental Clinic  
Isa Dental Clinic

Island Dental  
Lee, Thomas K.  
Malaban Jr., Ben  
Mangilao Dental Clinic  
Ordot Dental Clinic  
Paradise Smiles Dental Clinic  
Premier Dentistry  
Reflection Center Dental Care  
Seventh Day Adventist Dental

Veloria, Tom S.  
Yang, Robert J.  
Yasuhiro, Stanley

#### Endodontics

Hightower Dental Clinic  
Premier Dentistry

#### Pediatric Dentistry

Ko, Hee Soo  
Isa Dental Clinic  
Pediatric Dental Center

#### Periodontics

Gatewood, Robert

### Participating Clinics

Adult Health Care Clinic\*  
American Medical Center\*  
American Pediatric Clinic, LLC  
Byungsoo Kim, M.D.\*  
Cancer Center of Guam, LLP  
Central Medical Clinic  
Clarence Uy, M.D.\*  
Dededo Polymedic Clinic  
Dr. Horinouchi's Wellness Clinic  
Express Care Health & Skin Center  
Guahan Behavioral Health Clinic\*  
Guam Adult & Pediatric Clinic  
Guam Behavioral Health & Wellness Center\*  
Guam Dialysis Center\*  
Guam E.N.T., LLC\*  
Guam Foot Clinic\*  
Guam Medical Care  
Guam Medical Health Care Center  
Guam Medical Imaging Center\*  
Guam Nursing Services\*  
Guam Orthopedic Clinic\*  
Guam PolyClinic  
Guam Radiology Consultants\*  
GRMC Specialty Care Center\*  
Guam SDA Clinic\*  
Guam Sleep Center\*

Guam Specialist Group, PLLC\*  
Guam Surgical Group\*  
Guam Surgicenter, LLC\*  
Guam Urology, LLC\*  
Hagatna MED Clinic  
Harmon Pediatrics  
Health Partners, LLC\*  
Health Services of the Pacific\*  
IHP Medical Group\*  
Isla Pediatrics  
Island Cancer Center\*  
Island Eye Center  
Island Foot Specialists\*  
Island Surgical Center\*  
Kallingal's Medical Clinic  
Latte Stone Cancer Care\*  
Leopoldo Arcilla, M.D.\*  
Lombard Health\*  
Marianas Footcare Clinic  
Marianas Physicians Group  
MDX Imaging\*  
Micronesia Medical and Anesthesia Assoc., PLLC\*  
MPG Pediatrics, PC  
Northern Region  
Community Health Center  
Olivia Cruz, M.D.

One Love Pediatrics  
Pacific Cardiology Consultants\*  
Pacific Hand Surgery Center\*  
Pacific Medical Group\*  
Pacific Radiology, Inc.  
Pacific Retina Group, LLC\*  
Pacific Retina Specialists  
Pacific Sleep Care  
Pacific Sleep Center  
Pacific Urology Consultants\*  
Pediatric & Asthma Clinic, PC  
Renal Centers of Guam\*  
Retina Centers of Guam  
Romeo Samonte, M.D.\*  
Sagua Managu  
SDA Wellness Center

Southern Region  
Community Health Center  
St. Anthony's Clinic  
St. Lucy's Eye Clinic\*  
The Doctor's Clinic\*  
The Neurology Clinic\*  
The Pediatric and Adolescent Clinic  
The Women's Clinic  
Thomas Shieh, M.D.  
Tumon Kidney Center\*  
Tumon Medical Office  
Tumon Pediatric Clinic  
U.S. Renal Care Sinajana Dialysis\*  
United Family Medical Center  
Young Chang, M.D.

### Urgent Care Clinics

#### American Medical Center

1244 N. Marine Corps Drive, Upper Tumon  
Fax: 647-8257 Phone: 647-8261/2  
Hours: Monday - Friday 6:00pm - 9:00pm

#### Guam SDA Clinic

388 Ypao Road, Tamuning  
Fax: 647-2557 Phone: 646-8881/2  
Hours: Sunday 8:00am - 2:00pm

#### Hagatna MED Clinic

250 Route 4, Suite 203, Hagatna  
Hours: Monday-Friday 8:00am - 5:00pm  
Saturday 10:00am-2:00pm

#### IHP Medical Group

655 Harmon Loop Road, Ste. 108, Harmon  
Fax: 633-4452 Phone: 633-4447  
Hours: Monday-Friday 5:30pm - 8:00pm

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### Allied Services

#### Acupuncture

Baik, Jong Sun  
Chong, Richard  
Yu, Jong

#### Audiology

Koffend, Renee\*

#### Chiropractic

Arthur, Steve  
Dimalanta, Albert J.  
Gregory, Robert W.  
Larkin, Gary  
Larkin, Lani F.  
Larkin, Scott  
Martin, Francoise  
Martinez, Roger  
Miller, Gregory J.\*  
Nicdao, Placido  
Onedera-Gregory, Barbara  
White, Roderick

#### Durable Medical Equipment

Guam Med\*  
Health Services of the Pacific\*  
Healthcare Specialties\*  
Isla Home Infusion, Inc.  
Medquest Medical Supply

#### Home Health Care

Guam Nursing Services\*  
Guam Visiting Nurses\*

Health Services of the Pacific\*  
Isla Home Infusion  
Paradise Home Care

#### Laboratory

Diagnostic Laboratory Services &  
Bio Path\*  
- Dededo Polymedic Clinic\*  
- Express Care Health & Skin Care\*  
- GITC Bldg\*  
- PeMar Place\*  
- The Doctor's Clinic\*  
Labtech\*  
- American Medical Center\*  
- Guam Adult & Pediatric Clinic\*  
- Guam Medical Plaza\*  
- IHP Medical Group\*  
- Young Chang, M.D.\*

#### Mental Health

Aguon, Risha  
Aquino, JoBeth  
Babauta, Thomas  
Baletto, Jesse  
Baza, Lisa  
Bellis, Kirk  
Bordallo, Sandra  
Calvo, Reyna  
Cristobal, Hope  
Guilliot, Rosemarie  
Ismael, Ariel  
Kallingal, George

Kane, Stephen  
Leitheiser, Andrea  
Lizama, Tricia  
Natividad, LisaLinda  
Pangelinan, Russell  
Perez, Lilli  
Rapadas, Juan  
Reyes, Valerie  
Rosario-Sanchez, Katrina  
Swaddell, Joan  
Tolentino, Doris

#### Optical

Agahan Optical  
FHP Vision Center\*  
Garcia Optical  
Ideal Optical  
Ideal Vision Center  
Island Eye Center  
New 20/20 Vision Center  
Seventh Day Adventist Eye Clinic\*  
Vision Express

#### Physical Therapy

Bright, Kim  
Campos, Leonard  
Claros, Ryan  
Golez, Rolan  
Guam Regional Medical City\*  
Kim, Justin\*  
O'Connor, Shannon  
Pagaduan, Marc

Santos, Isaias\*  
Sibug, Mary Ann  
S.O.A.R. Physical Therapy

#### Radiology

Guam Medical Imaging Center\*  
Guam Radiology Consultants\*  
MDX Imaging\*  
Pacific Radiology, Inc.\*  
The Doctor's Clinic\*

#### Sleep Center

Guam Sleep Center  
Pacific Sleep Care  
Pacific Sleep Center

#### Speech Pathology

Cristosomo, Sybil  
Day, Regina

### In-Area Hospitals

**Guam**  
Guam Memorial  
Hospital Authority

Guam Regional  
Medical City

**CNMI**  
Commonwealth  
Health Center

### Participating Guam Pharmacies

#### Community Pharmacy

- American Medical Center  
(Tumon)  
- Guam Adult & Pediatric Clinic

#### Express Med Pharmacy

- American Medical Center  
(Mangilao)  
- Dededo

#### Guam Medical Pharmacy

#### Guam Rexall Drugs

#### Harmon Drugs

#### ITC Pharmacy

- ITC Building  
- Photo Town Plaza

#### K-Mart Pharmacy

#### Mega Drugs

- Daily Plaza Bldg  
- Oka Plaza Building

#### Minutes Rx Pharmacy

#### Oka Pharmacy

#### Pacific Healthcare Pharmacy

#### Perezville Pharmacy

#### Polymedic Pharmacy

#### Sagan Amot Pharmacy

#### Seventh Day Adventist Pharmacy

#### Super Drug

- Dededo Payless  
- Hagatna Payless  
- IHP Medical Group  
- Oka Payless

### Benefits provided by:



Pharmacy Benefits Manager  
BIN: 003650 Processor Control: 64



# Our comprehensive provider network offers choices to quality providers for you!

Local, National, and International access to thousands of doctors, hospitals, dental and vision care providers



## California

**Doctor's Medical Center of Modesto**  
**Good Samaritan Hospital**  
**Long Beach Memorial Medical Center**  
**St. Vincent Medical Center**  
**White Memorial Medical Center**

Advanced Urology Medical Group  
 Anaheim Global Medical Center  
 Cedars-Sinai Medical Center  
 Chapman Global Medical Center  
 Children's Hospital of Los Angeles  
 Keck Hospital of USC  
 Orange County Global Medical Center  
 South Coast Global Medical Center  
 St. John's Health Center

USC Norris Cancer Center  
 USC Verdugo Hills Hospital

## Philippines

**Cardinal Santos Medical Center**  
**Manila Doctor's Hospital**  
**National Kidney and Transplant Institute**  
**St. Luke's Medical Center: Global City, Manila**  
**St. Luke's Medical Center: Quezon City, Manila**  
**The Medical City: Clark Freeport Zone, Pampanga**  
**The Medical City: Molo, Iloilo City**  
**The Medical City: Pasig City, Manila**

## Taiwan

**China Medical University Hospital**  
**Shin Kong Wu Ho-Su Memorial Hospital**  
**Taiwan Adventist Hospital**

## Hawaii

Kapiolani Women & Children's Hospital  
 Straub Clinic and Hospital  
 The Cancer Center of Hawaii  
 University Clinical Education Research Associates

## Hong Kong

Hong Kong Adventist Hospital - Stubbs Road

## Japan

Kameda Medical Center

## Korea

Samsung Medical Center

■ Off-Island Provider: Center of Excellence   
 ■ Off-Island Provider   
 📍 Hospital Addition



## U.S. PPO

Off-Island dependents have access to over **800,000 providers** in the U.S.A through the PHCS/MultiPlan network

[www.multiplan.com](http://www.multiplan.com)

# Wellness and Fitness

Our wellness programs provide a very dynamic and rewarding opportunity for our members to improve their LifeStyle and become healthier.

## Health Risk Assessment

You could be at risk for cancer or heart disease. Do you know how to reduce this risk? Health Risk Assessments are an easy way to discover your potential risks.

**Take our simple, secure, online health assessment. All answers are confidential. See questions about your health habits and history.**

- Get reports uncovering risks you may not know about
- Identify health concerns that need your attention
- Find out your next steps to getting and staying healthy
- Share your reports with your doctor



## THE SYNERGY FITNESS WEEKDAY WORKOUT

**FREE to all Calvo's SelectCare Members!**

Have fun and invigorate your body with one of our many fitness classes. With classes like Zumba, Hip Box, Barre Sweat, and Water Aerobics, you're guaranteed an exciting workout. Designed to suit all ages and abilities, all classes are delivered by high-quality, professionally certified instructors.

- Classes are on a First-Come, First-Served Basis
- Must present Calvo's SelectCare identification card at reception area

Classes held at Synergy East Hagåtña and Maite locations  
 For more information, please contact Customer Service  
 Phone: (671) 477-9808 Email: [wellness@calvos.com](mailto:wellness@calvos.com)



## Healthy Coaching: Wellness Classes

Some programs require fees and/or co-pays and pre-approval by plan



### Free Programs:

Wellness Consultation, Diabetes Wellness Program, Stop Smoking, Childbirth Preparation Class  
 Free classes on a first come, first serve basis!

### Programs at 50% Discount

Newstart, Seven-day Detox, Intense Raw Juice Detox



### Free Programs

Diabetes Clinic, Cholesterol and Hypertension Clinic, Weight Loss Clinic, Smoking Cessation, Stress Management  
 Free classes on a first come, first serve basis!

## GovGuam On Site Wellness Activities

- Aerobics
- Body Combat
- Cardio Circuit
- CrossFit
- TRX
- Walking Sessions
- Yoga
- Mixed Fit

# Health and Wellness Rewards

Members can participate in multiple wellness incentive programs that will allow them to earn up to a maximum of \$200 per self only enrollment or \$400 per self and family enrollment for the benefit year. Incentive amounts will be calculated 60 days after the end of the policy or contract period or year, and payment will be made within 30 days after the calculation date. Members must complete a claim reimbursement form and submit to Calvo's SelectCare along with proper documentation in order to claim benefit. Services must be provided by a participating provider.

Completion of the SelectCare Online Health Risk Assessment (HRA) by covered adults, age 18 and older, once per benefit year.	Completion of biometric screening (weight, blood pressure, glucose, cholesterol and BMI) by covered adults, age 18 and older, once per benefit year.	Annual physician office visit for diabetes with HgA1c testing by covered individuals with Diabetes Type 2, once per benefit year.	Annual physician office visit with LDL-C testing for conditions with high-cholesterol by adults, age 18 and older, once per benefit year.
<b>Earn \$25.00</b>	<b>Earn \$25.00</b>	<b>Earn \$25.00</b>	<b>Earn \$25.00</b>
Annual physician office visit for women, ages 42-69, for breast cancer and screening mammogram once per benefit year.	Annual physician office visit for colorectal cancer for ages 50 and above with any of the following services: colonoscopy or sigmoidoscopy, once per benefit year.	Annual physician office visit for cervical cancer for women, ages 21-64, with pap smear once per benefit year.	Completion of SelectCare's Smoking Cessation Program by adults, age 18 and older, once per benefit year.
<b>Earn \$25.00</b>	<b>Earn \$25.00</b>	<b>Earn \$25.00</b>	<b>Earn \$25.00</b>



## Gym/Fitness Reward

Members will be rewarded \$75 for each GovGuam quarter by working out 10 days per month for three (3) consecutive months.

Members may enjoy exclusive no-cost memberships at several gym/fitness partners (Must be 18 yrs. or older)



### To earn the Gym/Fitness Reward, members must complete the following requirements:

- Enroll and complete the Calvo's SelectCare Health Risk Assessment
- Select one of our gym/fitness partners and receive your validation card
- Work out at least ten (10) days per month at the selected gym/fitness partner for three consecutive months per GovGuam quarter  
**GovGuam Quarters: October to December, January to March, April to June, July to September**
- Get your fitness card validated each day you work out
- Submit the completed validation cards to our administrative office no later than sixty (60) days after the end of each quarter

Rewards will be paid within sixty (60) days after the proper submissions of the fitness cards

## Fitness Partners

100% Coverage for GovGuam Members



**Paradise Fitness Center**

**Hagåtña**

Tel: 475-2100/1

**Dededo**

Tel: 635-2100/1



**Custom Fitness**

**Anigua**

Tel: 989-0436



**Synergy Studio**

**Maite**

Tel: 472-9642

**Hagåtña**

Tel: 472-7674



**Unified**

**Tamuning**

Tel: 969-8641

Discounted Rate for GovGuam Members

**STEEL**  
**ATHLETICS**  
**STEEL Athletics**

**Tamuning**

Tel: 922-8888

**\$40 a Month**  
No Enrollment Fee

**Guam**

115 Chalan Santo Papa  
P.O. Box FJ  
Hagåtña, Guam 96932  
Phone: (671) 477-9808  
Fax: (671) 477-4141

**Saipan**

Oleai Center Bldg., San Jose  
P.O. Box 500035  
Saipan, MP 96950-0035  
Phone: (670) 234-5690/9  
Fax: (670) 234-5696

**Palau**

JR Professional Bldg., Suite 2  
P.O. Box 10248  
Koror, Palau 96940  
Phone: (680) 488-7222  
Fax: (680) 488-7333

**Philippines**

5th Floor, First Life Center  
174 Salcedo Street, Legaspi Village  
Makati City, Philippines  
Phone: (632) 759-2871/813-1989  
Fax: (632) 759-3126

**St. Luke's  
Medical Center  
Global City**

Rm. 1008 10th Floor  
Medical Arts Building  
32nd St. Bonifacio Global City  
Taguig City, 1112 Philippines  
Phone: (632) 555-0443/0448  
Fax: (632) 555-0438

**St. Luke's  
Medical Center  
Quezon City**

Rm. 716 7th Floor, North Tower  
Cathedral Heights Building Complex  
St. Luke's Medical Center Compound  
#279 E. Rodriguez Sr. Avenue,  
Quezon City, Philippines  
Phone: (632) 413-1312  
Fax: (632) 413-5721

**The Medical City  
Pasig City**

Business Center, 9th Floor  
The Medical City, Ortigas Center  
Pasig City, Philippines  
Phone: (632) 650-0589

**Web**

calvos.net

