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Federal Employees and Annuitants

We would like to welcome you to Open Season for the 2020 benefit year. We look forward to providing information to you about our health plan during this Open Season and to service you as a member of our plan.

The Office of Personnel Management (OPM) officially announced the dates for the FEHB Open Season for the 2020 benefit year, which will run from **Monday, November 11, 2019 through Monday, December 9, 2019.** Open Season provides you with an opportunity to join the FEHB program for 2020 if you are not yet already enrolled, to change enrollment if you are already enrolled, and to choose Calvo's SelectCare as your health insurance carrier. If it is your first time to enroll in a health plan or if you are currently enrolled with another FEHB carrier, or if you want to make a change to your current Calvo's SelectCare enrollment, you will need to complete an enrollment form (SF 2809). If you do not wish to make any changes to your Calvo's SelectCare enrollment, then you do not need to do anything. Your enrollment with Calvo's SelectCare will automatically renew on the effective date in 2020.

During the Open Season period we will be conducting agency on-site information sessions as well as our Saturday office hours in order to reach as many potential enrollees as possible. Please check with your HR Officers for information regarding on-site session schedules. You may also contact our Customer Service Department at (671) 477-9808 for more information about FEHB benefits.

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

Please see the brochure for more details.

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 serviced 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.

Calvo's SelectCare on the Web

Members can get information and access via the internet:

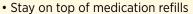
- View Claims Information
- Find a Provider
- Look through your Benefits
- Review your Member Handbook
- View the Summary of Benefits Coverage



Visit calvos.net today!



The OptumRx Mobile App is designed for wellness on-the-go



- Show your doctor exactly what medications you are taking
- Pull up your medication history anytime
- Learn about medication side effects & interactions and much more
- Compare drug prices
- On-the-go access to your personalized health information

Download the app to take advantage of the benefits your pharmacy plan offers





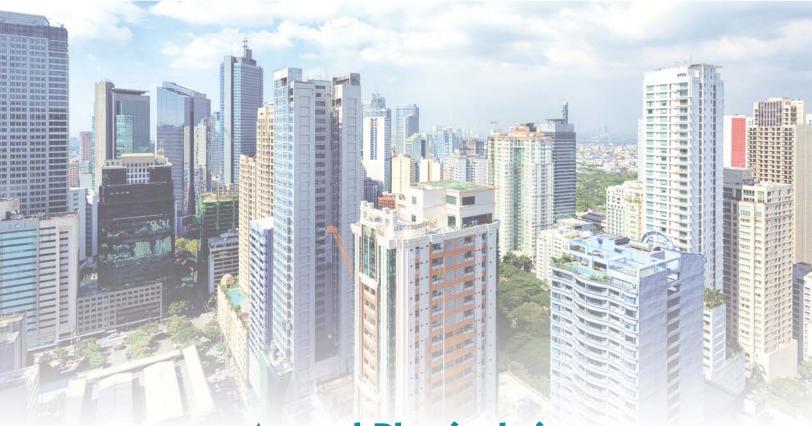




Prescription Drug costs add up. Our mail service pharmacy can help you save money.

The convenient and cost-effective way to get your prescriptions filled!





Annual Physicals in the Philippines 100% covered

Periodic health check-ups are an essential component to monitoring your health status.

Executive Check-ups based on USPSTF Grades A and B listings for age and gender

Packages include:

- Complete Blood Count
- Fasting Blood Sugar
- Lipid Profile
- Liver Function Test
- Thyroid Disease Screening
- Uric Acid Screening
- Kidney Function Test
- Routine Urinalysis
- Pelvic Exam
- Pap Screening
- Prostate Cancer Screening
- HIV Screening

- Chest X-ray
- Cardiac Examination
- Digital Mammography
- Colonoscopy Screening
- Osteoporosis Screening
- Physician Consultation

No referral needed. Contact our offices to make an appointment. Allow at least two full weeks prior to departure to confirm appointments. Travel benefit does not apply to annual physicals in the Philippines.



\$500 Travel Benefit

To be applied toward the cost of round trip airfare between Guam and Manila, Philippines or ground transportation between the airport and the hospital or lodging in Manila.

The following requirements apply:

- For pre-authorized, elective, in-patient or out-patient procedures at participating providers in the Philippines.
- Excludes emergencies, Preventive Services, home health, hospice or maternity related services.
- Cannot be used in conjunction with the Airfare Benefit.
- Members are responsible for making their travel arrangements. Members are also responsible for any transportation and lodging expenses in excess of \$500 and any penalties/fees incurred due to member changes.
- Calvo's SelectCare will reimburse members up to the \$500 allowance under this travel benefit.
- Please refer to our 2020 FEHB Brochure (#RI 73-874) for more details.

NON-FEHB BENEFIT

Air Ambulance Discount

50% OFF Air Ambulance Services!

Air Ambulance Carrier and Plan approval required.

Certain qualifying conditions apply.





Airfare Benefit

When certain critical conditions occur, you may qualify for round trip airfare to include:

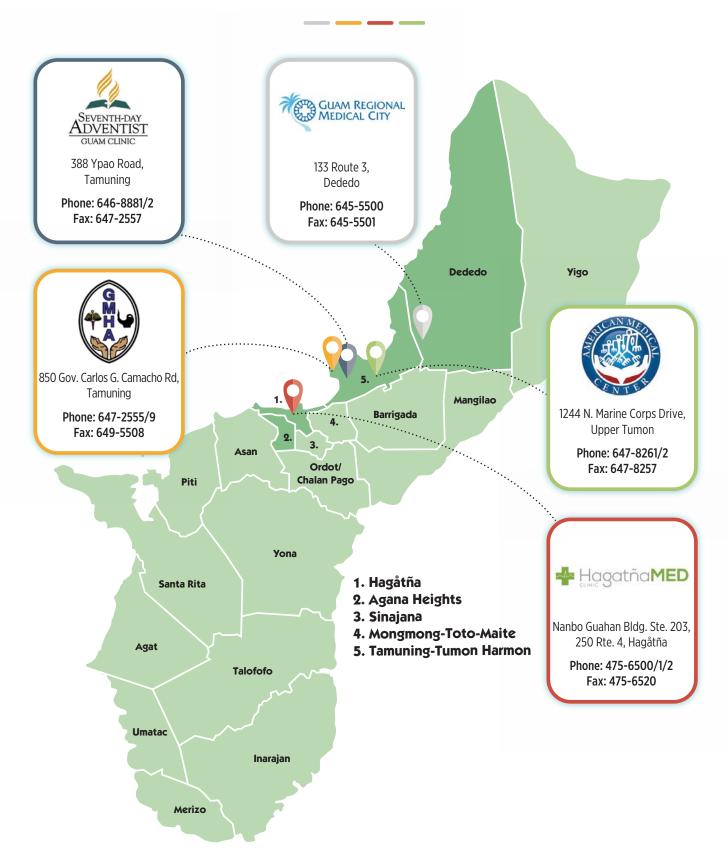
- The member needing care
- An escort to provide assistance
- A medical escort, if medically necessary

This benefit applies to our Center of Excellence Network only.

Pre-certification and Pre-approval is required.

Emergency and Urgent Care Facilities

When urgent or emergency care is needed, you have access to the following providers





Urgent Care and Emergency Care

Knowing the difference can save you time and give you piece of mind

When should you go to **Urgent Care?**



- Symptom onset is gradual
- Conditions that are not life-or limb-threatening, but require immediate care
- Sprains
- · Sore throat
- · Urinary tract infections
- · Mild asthma
- · Rash without fever
- Broken bones of the wrist, hand, ankle or foot that have no obvious need to reset and have not broken the

When should you call 9-1-1?

Shortness of breath or difficulty breathing
Signs of a Stroke (slurred speech, severe headache)
Heart Attack Symptoms (chest pain, pain in the left arm)
Life- or Limb-threatening injury

When should you go to the **Emergency Room?**



- Broken bones and disclocated joints
- Deep cuts that require stiches especially on the face
- Head or eye injuries
- Severe flu or cold symptoms
- Sudden change in mental state
- · High fevers
- · Fevers with rash
- Fevers in infants
- · Fainting or loss of consciousness
- Severe pain, particularly in the abdomen or starting halfway down the back
- · Bleeding that won't stop or a large open wound
- Vaginal bleeding with pregnancy
- · Repeated vomiting
- · Serious burns
- Seizures without a previous diagnosis of epilepsy

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.

Go to **calvos.net** and 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 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, Kids Kickboxing, 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

For more information, please contact Customer Service Phone: (671) 477-9808 Email: 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 Management Program, Stop Smoking, Childbirth Preparation Class
Free classes on a first come, first serve basis!

Programs at 50% Discount: Newstart, Seven-day Detox, 7-Day Shape Up



NON-FEHB BENEFIT

Fitness Partners



100% Coverage for FEHB Members!



Paradise Fitness Center

Hagåtña

Tel: 475-2100/1

Dededo

Tel: 635-2100/1



Custom Fitness

Anigua

Tel: 989-0436



Unified Fitness

Tamuning

Tel: 969-8641



Synergy Studio

Hagåtña

Tel: 472-9642

East Hagåtña

Tel: 472-7674

Discounted Rate for FEHB Members



\$40 a month No Enrollment Fee

Tamuning Tel: 922-8888

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
Sharp Chula Vista Medical Center
Sharp Coronado Hospital and Medical Center
Sharp Memorial Hospital
Sharp Grossmont Hospital
South Coast Global Medical Center
St. John's Health Center
USC Norris Cancer Center and Hospital
USC Verdugo Hills Hospital

Philippines

Cardinal Santos Medical Center
Makati 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

Off-Island Provider: Center of Excellence

Hawaii

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

Hong Kong

Gleneagles Hong Kong Hospital Hong Kong Adventist Hospital - Stubbs Road

Japan

Kameda Medical Center Kameda Kyobashi Clinic

Korea

Samsung Medical Center





U.S. PPO

Off-Island Provider

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

www.multiplan.com

Care for Off-Island Services must be pre-approved by Calvo's SelectCare

Providers: Participating Guam Doctors and Dentists

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

Doctors



Giambartolome, Alessandro* Inaba, Yoichi* Kim, Byungsoo* Prieto, Alejandro* Quiros, Juan - VISITING* Wiedermann, Joseph* Woska, David Yousufi, Umair*

Dermatology

LaTour, Donn - VISITING* Prodanovic, Edward - VISITING*

E.N.T. (Otorhinolaryngology)

Castro, Jerry*

Endocrinology

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

Family Practice

Adolphson, Arania* Akimoto, Vincent* Akoma, Ugochukwu* Anderson, Mark* Arnott, Timothy* Biewenga, Melissa Bryson, Julie* Campus, Hieu* Cook-Hyunh, Mariana Cruz, Luis* Flores, Lisa* Frickel, Wendy Galgo, Geoffrey Gerling, William* Lee, Delores* Loder, Bryce Lom, Jitka Lujan, Davina* Lyons, Clifford Mariano, Maria* Marzullo, William* Miyagi, Shishin* Namm, Julie* Nguyen, Hoa Van* Nguyen, Luan* Richardson, Ian Robinson, Michael* Samaniego, Maria

Schroeder Jr., Edmund* Terlaje, Ricardo* Thanapandian, Kamala

Gastroenterology

Frank Farrell - VISITING

Geriatrics

Liu, Pei-Chang* Ouhadi, Faraz* 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 Duenas, Vincent A.* Gilbert, Russell* Granada, Wilfredo* Guzman, Pablo Inaba, Yoichi* Kang, Jiyeong* Lim, Doris* Lim Jr., Johnny* Lizama, Florencio Larry T.* Magcalas, Edgardo* Nerves, Robert C.* Osman, Sharleen* Ouhadi, Faraz* Preston, Donald* Rubio, Joel* Safa, Saied* Samonte, Romeo* Sistoza, Lilybeth* Taitano, John Ray* Trinh, Tien* Ursales, Anna Leigh* Villa, Eden

Nephrology

Dissadee, Mana* Nerves, Robert C.* Osman, Sharleen* Philips, Sherif* Safa, Saied*

Neurology

Carlos, Ramel* Hale, Justin* Slattery, Michael

OB/GYN

Bez, Ellen
Bieling, Friedrich*
Bordallo, Annie U.
Gabel, Jeffrey
Hirata, Greigh - VISITING
Jensen, Faye*
Miller, Vanessa*
Sidell, Jonathan*
Shieh, Thomas
Todd, Rose*
Underwood, Teresa
Walton, Kimberly

Oncology

Au, Kin-Sing* Coty, Paul* 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
Parks, David - VISITING*
Smith, Anthony
Wresh, Robert*

Orthopedics

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

Pain Management

De Guzman, Fernan* Gaerlan, Maria Stella

Pediatrics

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

Physical Medicine & Rehabilitation

Gaerlan, Maria Stella

Podiatry

Borja, Teresa* Prins, Dustin* Sangalang, Melinda* Silan, Noel* Tutnauer, Philip*

Pulmonology/Critical Care

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

Radiology

Allen, Scott*
Berg, Nathaniel*
Bocobo, George*
Khandelwal, Ashish*
Lizama, Vincent
Mallikarjunappa, M.K.*
Martinez, Roberto*
Nguyen, Tuan*
Packianathan, Xavier
Piana, Peachy
Pomeranz, Steven*
Schneider, Michael
Shay, Jeffery*
Spak, Eric*

Tan, Kenneth* Taylor, Laura* Thorisson, Hjalti Young, John*

Sleep Medicine

Barthlen, Gabriele* Lin, Shin Hao* Schumann, Richard Slattery, Michael

Surgery- Cardiac/ Thoracic

Yap, Alexander

Surgery- General

Cruz, Michael*
Eusebio, Christian*
Eusebio, Ricardo B.*
Go, Peter*
Helm, Joseph*
Im, Sunggeun*
Kobayashi, Ronald*
Li, Doris Sophia*
Rahmani, Kia*
Sandy, Gisella*
Saw, Eng *

Surgery- Hand & Microsurgery

Landstrom. Jerone*

Surgery- Neurological

Hayashida, Steven* Nyame, Verrad* Weingarten, David*

Surgery- Plastic &

Reconstructive Fegurgur, John*

Surgery- Oral & Maxillofacial

Boice, Joseph

Surgery- Vascular

Eusebio, Ricardo* Kobayashi, Ronald*

Urology

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

Wound Care

Acuna, Edna*

Dentists

Santos, Patrick

General Dentistry

Brady, Timothy Family Dental Center Fernandez, Michael GentleCare Dental Associates Hafa Adai Family Dental, P.C Harmon Loop Dental Office Isa Dental Clinic Island Dental Lee, Thomas K. Malabanan Jr., Ben Mangilao Dental Clinic Ordot Dental Clinic Paradise Smiles Dental Clinic

Yamamoto, Michelle*

Premier Dentistry Reflection Center Dental Care Seventh Day Adventist Dental Veloria, Tom S. Yang, Robert J. Yasuhiro, Stanley

Endodontics

Premier Dentistry

Pediatric Dentistry

Ko, Hee Soo Isa Dental Clinic Kim, Backhabwha Pediatric Dental Center

Periodontics

Gatewood, Robert Rhim, Song



Providers: Participating Clinics, Hospitals, Pharmacies and Services

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

Participating Clinics



Guam Medical Care Guam Medical Health Care Center **Guam Medical Imaging Center*** Guam Nursing Services* Guam Orthopedic Clinic* 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* Hepzibah Family Medicine Clinic*

IHP Medical Group* Isla Pediatrics Island Cancer Center* Island Eve Center* Island Foot Specialists* Island Surgical Center* 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.

Bordallo, Sandra

Charqualaf, Melissa

Hunterspeaks Organization

Cristobal, Hope

Kallingal, George

Leitheiser, Andrea

Natividad, LisaLinda

Rosario-Sanchez, Katrina

Pangelinan, Rusell

Kane, Stephen

Lizama, Tricia

Perez, Lilli

Rapadas, Juan

Santos, Jamela

Swaddell, Joan

Tolentino, Doris

Agahan Optical

Garcia Optical

Ideal Optical

FHP Vision Center*

Ideal Vision Center

Island Eye Center*

Lombard Health*

Vision Express

New 20/20 Vision Center

Seventh Day Adventist Eye Clinic*

Optical

Calvo, Reyna

OmniHealth Wound Care & Hyperbaric Medicine 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 Pediatric & Asthma Clinic, PC Renal 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 Weingarten Institute for Neuroscience* The Women's Clinic Thomas Shieh, M.D. Tumon Kidney Center* Tumon Medical Office Tumon Pediatric Clinic U.S. Renal Care Finegayan Dialysis* U.S. Renal Care Sinajana Dialysis* United Family Medical Center Young Chang, M.D.

Allied Services

Acupuncture

Baik, Jong Sun Chong, Richard Yu, Jong

Audiology

Koffend, Renee*

Chiropractic Arthur, Steve

Beckwith, Nicholas Dimalanta, Albert J. Gates, Amy Gregory, Barbara Gregory, Robert W. Larkin, Gary Larkin, Lani F. Larkin, Scott Martine, Francoise Martinez, Roger Miller, Gregory J.* Nicdao, Placido 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*

- American Medical Center*
- Dededo Polymedic Clinic*
- Express Care Health & Skin Care*
- GITC Bldg*
- Guam Adult & Pediatric Clinic*
- Guam Medical Health Care Center*
- Guam Medical Plaza*
- IHP Medical Group*
- PeMar Place*
- Sagan Amot Pharmacy*
- The Doctor's Clinic*
- Young Chang, M.D.*

Mental Health

Aguon, Risha Aquino, JoBeth Baleto, Jesse Baza, Lisa Bellis, Kirk

Physical Therapy

Bright, Kim
Campos, Leonard
Claros, Ryan
Golez, Rolan*
Guam Regional Medical City*
Health Services of the Pacific*
Kim, Justin*
O'Connor, Shannon
Panepucci, Christopher
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

Day, Regina

In-Area Hospitals

Guam Memorial Hospital Authority

Guam Regional Medical City

Community Pharmacy

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

Evergreen Pharmacy & Supplies

Express Med Pharmacy

- American Medical Center (Mangilao)
- Dededo

Guam Medical Pharmacy

Guam Rexall Drugs

Harmon Drugs

ITC Pharmacy

Participating Guam Pharmacies

- 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
- IHP Medical Group
- Oka Payless

Benefits provided by:



Pharmacy Benefits Manager BIN: 003650 Processor Control: 64

Providers marked with an asterisk (*) are Medicare Providers

















Get the latest discounts and offers from our Lifestyle Club partners!

Advanced Auto Care Guam • Ajisen Ramen • Alfredo's Steakhouse • Applebee's Guam Aqua • Bambu Bar • Bayside BBQ • Beachin' Shrimp • Bestseller Bookstore Brewed Awakenings • Bubba Gump Shrimp Co. • Burger King • Café at Rootz California Pizza Kitchen • Capricciosa Saipan • Caraudioimage Caravel Restaurant & Grill • Carrier Guam, Inc. • Chandan Spa Chiropractic Clinic of Dr. Gregory Miller • Costa Restaurant Crossfit Latte Stone, LLC Delmonico Kitchen & Bar • Devarana Spa • Docomo Pacific Inc.

Don Steven's Interiors • Dr. Horinouchi Wellness Clinic • Drop • Dusit Gourmet Elegant Reflections • ERC Trading Inc. • Esprit • Froots • Gabriel's Restaurant Great Harvest • Guam Chocolate • Guam Dry Cleaners, Inc. Guam Hearing Doctors • Guam Seawalker Tours • Hard Rock Café Hardt Eye Clinic & Diabetes Education Center • Heaven Scent Herman's Modern Bakery, Inc. • Hertz • Honolulu Coffee Co. • Hotel Santa Fe Guam Hyatt Regency Saipan • I Love Marine Drive Total Cosmetics by System 4 U Guam iSagua Spa • Ihop • Island Business Systems & Supplies • Island Color & Copy Jeff's Pirates Cove •JP Superstore • Kevin's Restaurant • KFC/Taco Bell La Cascata • La Seine • Latte Built- 24hr. Fitness and Nutrition • Le Premier Linda's Coffee Shop • Lobby Lounge • Manhattan Steakhouse Marianas Vet Care • Meskla Chamoru Fusion Bistro Micronesia Mall and Agana Shopping Center Stadium Theatres • Nana's Café Navasana Spa • Newgen • North Island Tinting / East Island Tinting • Nova Ohana Beach Cluboutback Steakhouse • Pacific Star Café • Palm Cafe Paradise Auto Spa • Pay-less Supermarkets • Pitshop Rental • Poki-fry • Proline Puntan Dos Amantes (Two Lovers Point) • Quick Lane Service Center Rainbow Automotive Paint & Supply • Rainbow Paint Supply • Rootz Hill's Grillhouse Royal Bics • Safety 1st Systems, Inc. • Sagano Japanese Restaurant Sea Grill Restaurant • Shell Stations of Guam and Saipan • Sherwin Williams Store Soi • Sunset BBQ • Surf Club • Synergy Studios • Tasi Grill • Terraza at Dos Amantes The Door Store • The Grille Restaurant & Bar • The Magellan Restaurant The Lounge & Deli • The Point • The President Nippon • The Whispering Palms
Tony Roma's Saipan • Tove's Flowers & Boutique • Town House Furniture & Appliance Town House Mattresses • Triple J Auto Group • Triple J Commercial Tire Center Triple J Ford Service and Triple J Honda Service • Truong's Vietnamese Restaurant Ture' Cafe • Wine Cellar Yamaha Music

it's more than a Club, it's a Lifestyle! Download today!













You must be 18 years old or older to avail of the Lifestyle Club.

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: +63-2-7759-2871 +63-2-8813-1989

Fax: +63-2-7759-3126

St. Luke's Medical Center Global City Rm. 1008 10th Floor Medical Arts Building

32nd St. Bonifacio Global City Taguig City, 1112 Philippines Phone: +63-2-8555-0443 +63-2-8555-0448-51

Fax: +63-2-8555-0438

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: +63-2-413-1312 Fax: +63-2-413-5721

The Medical City
Pasig City

Business Center, 9th Floor The Medical City, Ortigas Center

Pasig City, Philippines Phone: +63-2-477-2109

Web calvos.net

Administered by







