



FEHB Open Season 2023 Enrollment Guide



Federal Employees and Annuitants 2024 Rates and Benefits

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Hafa Adai Federal Employees and Annuitants!



Welcome to Open Season 2023! We look forward to providing information about our health plan options during this Open Season and to servicing you as a member of our plan in 2024.

Open Season 2023 will run from Monday, November 13, 2023 through Monday, December 11, 2023. Open Season provides you with an opportunity to join the FEHB program for 2024 if you are not yet already enrolled, and to change enrollment if you are already enrolled.

If you are currently a Calvo's SelectCare member and you don't need to make any changes to your Calvo's SelectCare enrollment, you won't have to do anything. Your enrollment with Calvo's SelectCare will automatically renew in 2024 and the new premium rates will apply.

During Open Season 2023 you will be able to view our 2024 FEHB brochure and other Open Season documents, as well as find links to virtual Open Season presentations, on our website at www.calvos.net

As you make your health plan decision this Open Season, please note the following features of our FEHB health plan options:

- **A comprehensive and extensive network of local and off-island providers featuring access to the United Healthcare network of providers in the continental U.S. with over one million providers**
- **100% coverage of Telehealth services provided by Teladoc[®] and a 24-hour Nurseline**
- **100% coverage of gym memberships at our partner gyms in Guam and Saipan (Non-FEHB benefit)**
- **50% discount on Air Ambulance services (Non-FEHB benefit)**
- **\$500 Travel Benefit (reimbursable) to Manila or Taipei for eligible services**
- **Membership in the Calvo's Lifestyle Club program (non-FEHB benefit) that provides savings and discounts at popular merchants on Guam and Saipan.**

For more information on our FEHB benefits and Open Season activities please call our Customer Service Department at (671) 477-9808 or email us at service@calvos.com or visit our website at www.calvos.net

Si Yu'os Ma'ase! Thank you!
We look forward to servicing you!

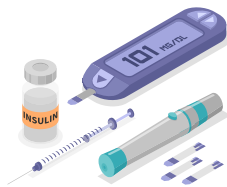
If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see the brochure for more details.

New Benefits for 2024



Infertility Drugs

The Plan is adding coverage for in vitro fertilization (IVF) drugs.



Infertility Treatment

The Plan is expanding infertility benefits



Surgery (Gender Affirming Services)

The Plan is extending Gender Affirming Care and Services benefit to cover all medically necessary Gender Affirming Care Services, including facial gender affirming care surgeries, without any lifetime or annual maximums.

Selecting a Plan Option and Enrolling



1. Choose an option

High Option

- Flat copays for services and prescription drugs
- Coverage for durable medical equipment

Best option if you:

- Require frequent care visits
- Prefer to know what you will pay for copays and out-of-pocket expenses

Standard Option

- Lower premium than High Option
- Flat copays for outpatient services and 20% coinsurance for other services

Best option if you:

- Want a lower premium and flat copays for outpatient doctor's visits
- Are in good overall health

2. Choose the type of enrollment that applies to you

Self Only
covers you, the federal employee or annuitant



Self Plus One
covers you and one eligible family member



Self and Family
covers you and all eligible family members



3. Sign up online or call

Find your enrollment code on the cover page of our 2023 FEHB brochure. Visit [opm.gov](https://www.opm.gov) or your agency's employee portal to enroll online or contact your employing agency or retirement office for next steps and other information.

Annuitants can contact the Retirement Information Center at 1-888-767-6738 or email retire@opm.gov

Annuitants can also visit our office for assistance with enrolling online.

These are highlights of the FEHB enrollment process. Please refer to [opm.gov](https://www.opm.gov) and your employing agency or retirement office for FEHB coverage effective dates, enrollment procedures and deadlines, and other information. If you are currently enrolled as Self and Family and you need to add an eligible family member, complete and return a Calvo's SelectCare Change of Status Form to us. This form can be found at www.calvos.net under Additional Resources.

Your 2024 Benefits at a glance



In-Network Benefits and Services	You Pay	
	High Option	Standard Option
Deductible	\$0	\$0
Outpatient Services		
Preventive Care	\$0	\$0
Telehealth	\$0	\$0
Primary care office visit	\$15	\$20
Specialty care office visit	\$40	\$40
Laboratory Tests	\$0	20%
X-rays	\$0	20%
Chiropractic Services - 20 visits per year*	Charges above \$25	Charges above \$25
Maternity Services		
Routine prenatal care	\$0	\$0
Delivery	\$200	20%
Hospital Services		
Outpatient Surgery	\$100	20%
Inpatient hospital	\$200	20%
Emergency and Urgent Care		
Urgent care (clinic setting)	\$15	\$20
Emergency care (hospital setting)	\$100	20%
Ambulance	\$0	20%
Prescription drugs (retail)		
Generic	\$10	\$15
Preferred Brand	\$40	\$40
Non-Preferred Brand	50%	50%
Specialty	\$100	\$150
Out-of-pocket Maximum (per person)	\$2,000	\$3,000

* Chiropractic services - maximum benefit per visit is \$25.

* Teladoc telehealth services require registering with Teladoc.

* Prescription drug copayments and coinsurance are for a 30-day supply at network retail pharmacies.

2024 Rates



Employee Share

High Option

Standard Option

Self Only		
Bi-weekly	\$62.99	\$46.24
Monthly	\$136.47	\$100.20
Self Plus One		
Bi-weekly	\$122.92	\$91.17
Monthly	\$266.34	\$197.53
Self and Family		
Bi-weekly	\$166.83	\$134.38
Monthly	\$361.47	\$291.16

Need help?

Guam: Call 671-477-9808
Saipan: Call 670-234-5690

Office Hours: Monday through Friday, 8:30a.m. to 5:30p.m.
Office Hours: Monday through Friday, 8:30a.m. to 5:30p.m.

Telehealth Services




NurseLine

Nurse Triage and Advice Service

No co-payment! No deductible!

Our NurseLine Nurse Triage and Advice Service will help direct you to the right care, at the right time, based on the level of care you need.

Call Toll Free: 866-874-3936

NurseLine provided by  **OPTUM**



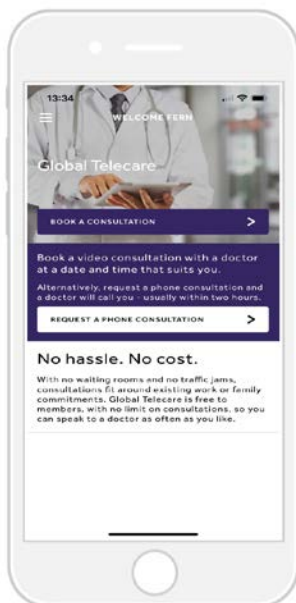
24-hour support: Toll-free access to NurseLine nurses 24 hours a day, seven days a week for triage support and clinical guidance.

Triage support: NurseLine provides comprehensive clinical guidance to help you decide the most cost-effective levels of care, whether that is the emergency room, an urgent care center, their physician or even virtual care.

Health education: Supported by 700 triage guidelines and health education topics.

Experienced nurses: All member interactions are with a clinician. NurseLine nurses are registered nurses with an average tenure of 15 years. Our nurses have extensive experience providing culturally appropriate triage services to members.

Accessibility: TTY service available for the hearing impaired.



UnitedHealthcare provides
FEHB Members access to the
online medical services powered by:

Teladoc
HEALTH

Services include:

- Book a Video Consultation
- Book a Call Back Request
- Access the Global Telecare Service
- Viewing Video/Phone Consultation Notes

Download today!



Life-Saving Benefits



The Philippines



Taiwan



\$500 Travel Benefit: The Philippines or Taiwan

To be applied toward the cost of either **(a)** round trip airfare between Guam and Manila, Philippines or Taiwan; **(b)** ground transportation between the airport and the hospital or; **(c)** lodging in Manila or in Taiwan.

The following requirements apply:

- Calvo's SelectCare will reimburse members up to the \$500 allowance under this travel benefit.
- One time, per member, per year.
- For pre-authorized, specialty care visits, consultations, treatments and hospitalization at participating providers in the Philippines or Taiwan. Applicable only to approved referrals for conditions not treatable on Guam.
- Excludes emergencies, Preventive Services/Executive Check-ups, home health, hospice, maternity and primary care 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.

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.

NON-FEHB BENEFIT

Air Ambulance Discount



**50% OFF
Air Ambulance Services!**

**Air Ambulance Carrier
and Plan approval required.**

Certain qualifying conditions apply.

Wellness & Fitness



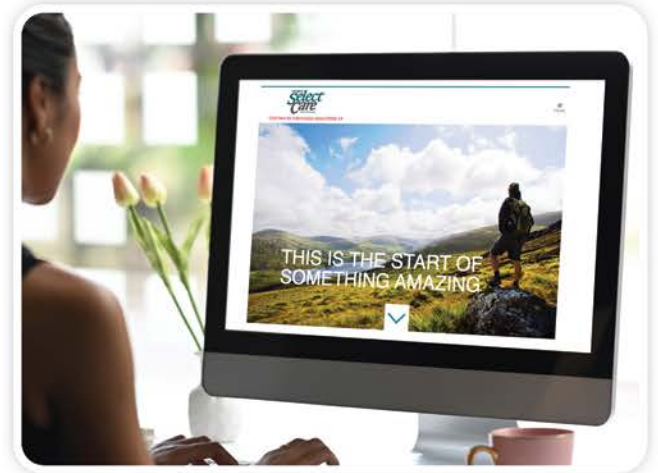
Our wellness programs provide a very dynamic and rewarding opportunity for our members to improve their lifestyle and become healthier.

Health Risk Assessments

You could be at risk for cancer or heart disease. Do you know how to reduce the risk? Find out how!

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 doctors
- Stay informed with the Monthly “WellNotes” Newsletter



Wellness and Disease Management Programs



7-Day Detox • ShapeUp • NEWSTART
Depression and Anxiety Recovery Program
Smoking Cessation Program • DiaBeatIt!



Diabetes Management Program
with Dr. Erica Alford



Consultation Program



12-Day Pure Weight Management Program
14-Day Detox Program

THE WEEKDAY WORKOUT

Members have access to EXCLUSIVE group classes offered by our gym partners for Free!

- No membership required
- Classes are on a first come, first served basis

Fitness Partners and Massage Therapy



Partners in Guam

NON-FEHB BENEFIT

Gym Memberships: 100% Covered



Gym Memberships: Discounted Rates



10% monthly membership rate
Calvo's Lifestyle Club discount

20% off published rate
Calvo's Lifestyle Club discount

\$22.50 a month

Massage Therapy Benefits



\$10 FEHB Member Fee*

\$10 FEHB Member Fee*

\$15 FEHB Member Fee*

\$20 FEHB Member Fee*

NON-FEHB BENEFIT

NON-FEHB BENEFIT

* Members are limited to only ONE MASSAGE per month across the entire Spa Network and different service fees will apply based on spa. Members that utilize more than one per month are subjected to paying full fees. Services are only covered for Members 18 and over. Please provide member ID number to Spa Staff.

Partners in Saipan

Massage Therapy Benefit
\$10 FEHB Member Fee*

Gym Membership
100% Covered

Discounted Membership
\$48 per month, 12-month contract
Calvo's Lifestyle Club discount



NON-FEHB BENEFIT

NON-FEHB BENEFIT

NON-FEHB BENEFIT

Health and Wellness Rewards



Members can earn up to a maximum of \$75 per Self Only enrollment, \$150 per Self Plus One enrollment and \$200 per Self and Family enrollment for the benefit year by completing wellness activities and services.

Completion of the Online Health Risk Assessment (HRA) by covered adults, age 18 and older, once per benefit year.

Earn \$25.00

Completion of **biometric screening** by covered adults, age 18 and older, once per benefit year.

Earn \$25.00

Annual physician office visit for diabetes with **HgbA1c testing** by covered individuals with Diabetes Type 2, once per benefit year.

Earn \$25.00

Annual physician office visit with **LDL-C testing** for high-cholesterol by adults, age 18 and older, once per benefit year.

Earn \$25.00

Annual physician office visit for women, ages 42-69, for **breast cancer screening** mammogram once per benefit year.

Earn \$25.00

Routine Physician office visit for **colorectal cancer** for ages 50 & above w/ either colonoscopy or sigmoidoscopy, once per benefit year.

Earn \$25.00

Annual physician office visit for **cervical cancer** for women, ages 21-64, with pap smear once per benefit year.

Earn \$25.00

Completion of SelectCare's **Smoking Cessation** Program by adults, age 18 and older, once per benefit year.

Earn \$25.00

Special Offers for our members!

Download the app to view the many offers and display your card right on your mobile device to avail discounts when visiting our Lifestyle Club partners on Guam and Saipan!



It's more than a club,
it's a Lifestyle!

Download today!



Calvo's Lifestyle Club

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

NON-FEHB BENEFIT

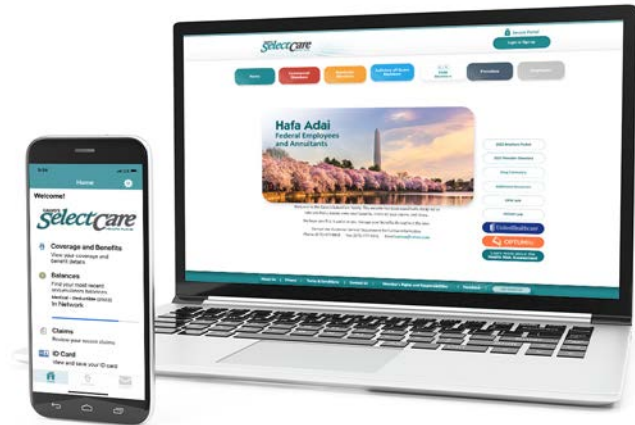
Digital Resources



Providing digital tools and media to enhance the health and wellness initiatives of every member

Calvo's SelectCare online

- View Claims Record: Medical, Dental, and Prescription Drug claims
- View Deductible Status and monitor out-of-pocket accumulators
- Submit Claims or other documents
- Access your Provider Directory to find a doctor or facility
- Access Cost Estimators for medical services in the U.S., Guam, and Asia
- Download or print Summary of Benefits and Coverage
- Download or print FEHB Brochure
- View or print membership card
- Access links to UnitedHealth and OptumRx



Members and providers can get information and access from our website and our mobile app!



www.calvos.net

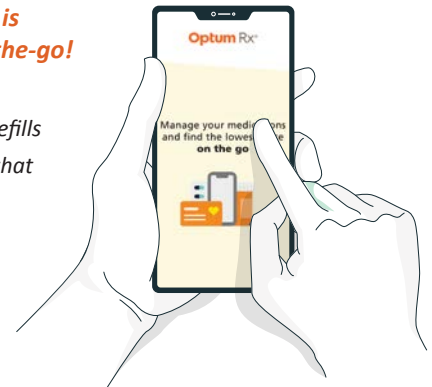
OPTUMRx® | Benefits

OptumRx.com is a fast, easy and secure way to get information you need to make the most of your pharmacy benefit.

- Compare medication prices at different pharmacies
- Locate a network pharmacy
- Manage medication covered dependents and spouses
- View real-time benefits and claims history

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

- Never miss dose
- Stay on top of medication refills
- Show your doctor exactly what medications you are taking
- Pull up your medication history anytime
- Learn about medication side effects & interactions and much more



Save Time and Money using the
Optum Rx Mail Order Maintenance Program!

Save as much as:

\$180 on Generic and Brand Name Drugs per year!

\$800 on Non-Preferred Drugs per year!



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.
- Become familiar with your coverage and the rules that must be followed to get care as a member.

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Hagåtña, Guam 96932
Phone: 671-477-9808
Fax: 671-477-4141

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Fax: 670-234-5696

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Phone: 680-488-7222
Fax: 680-488-7333

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Makati City, Philippines
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+63-2-8813-1989
Fax: +63-2-7759-3126

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