

Guam-Based Employees ...

Here are a couple of things you should know before you read the benefit highlights document.

Your medical, vision and dental benefits are provided through NetCare Life & Health Insurance. As a result, your medical benefits differ from those described in the benefits highlight document. All Guam plans cover orthodontia coverage, up to \$1,000.

Your combined 2024 medical, vision and dental payroll deductions are shown below.

Prime PPO Plan

COVERAGE TIER	BI-WEEKLY	MONTHLY	ANNUALLY
Employee Only	\$ 95.24	\$ 206.36	\$2,476.32
Employee + Spouse/DP*	\$ 199.00	\$ 431.16	\$5,173.92
Employee + Child(ren)	\$ 165.77	\$ 359.17	\$4,310.04
Employee + Family	\$ 283.92	\$ 615.15	\$7,381.80

For 2024, APTIM will provide employees with a second plan offering — the SmartChoice 2500 Plan — in addition to the Prime PPO plan that has been offered in prior years. This plan will have a higher deductible, lower employee contributions, and will be eligible to be used in conjunction with a Health Savings Account (HSA). Please note that the SmartChoice 2500 plan is not eligible for the \$5,000 Life and AD&D benefit that is provided alongside the Prime PPO plan.

SmartChoice 2500 Plan

COVERAGE TIER	BI-WEEKLY	MONTHLY	ANNUALLY
Employee Only	\$ 46.27	\$ 100.25	\$1,203.00
Employee + Spouse/DP*	\$ 96.40	\$ 208.87	\$2,506.44
Employee + Child(ren)	\$ 80.35	\$ 174.09	\$2,089.08
Employee + Family	\$ 137.44	\$ 297.79	\$3,573.48

* Domestic partner (DP).