

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 benefits differ from those described in the enclosed 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	WEEKLY	MONTHLY	ANNUALLY
Employee Only	\$ 52.14	\$ 225.92	\$2,711.04
Employee + Spouse/DP*	\$ 109.29	\$ 473.60	\$5,683.20
Employee + Child(ren)	\$ 90.85	\$ 393.68	\$4,724.16
Employee + Family	\$ 155.66	\$ 674.52	\$8,094.24

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). 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	WEEKLY	MONTHLY	ANNUALLY
Employee Only	\$ 25.33	\$ 109.76	\$1,317.12
Employee + Spouse/DP*	\$ 52.95	\$ 229.43	\$2,753.16
Employee + Child(ren)	\$ 44.04	\$ 190.82	\$2,289.84
Employee + Family	\$ 75.35	\$ 326.53	\$3,918.36

* Domestic partner (DP).