

# FEHB

Supplemental Information Booklet 2017



# Hafa Adai and Welcome

## Federal Employees and Annuitants

We would like to welcome you to Open Season for the 2017 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 2017 benefit year, which will run from **Monday, November 14, 2016 through Monday, December 12, 2016**. Open Season provides you with an opportunity to join the FEHB program for 2017 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 2017.

Here are some highlights of new benefits for 2017, see page 68 of the brochure for more details:

- **Travel Benefit to Manila - conditions apply**
- **Wellness Rewards**
- **Free access to Gym/Fitness Centers: NON-FEHB BENEFIT**

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 and refer to newspapers ads for Saturday office hours. You may also contact our Customer Service Department at 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 enclosed notice for more detail.***



## FEHB Self Plus One Enrollment Type

Self Plus One is an enrollment type that was introduced last year in the Federal Employees Health Benefits (FEHB) Program. Self Plus One allows an enrollee to cover themselves and one eligible family member.

All FEHB plans, including Calvo's SelectCare, will offer the following enrollment types: Self Only, Self Plus One, Self and Family.

The 2016 Open Season starts November 14, 2016 and ends on December 12, 2016.

The definition of eligible family members has not changed. If an enrollee chooses Self Plus One, the second person can either be a spouse or either a child up to age 26 or a child age 26 or over who is incapable of self-support because of a mental or physical disability that existed before age 26.

If an enrollee is an employee and chooses a Self Plus One enrollment type during the 2016 Open Season, the enrollment change will be effective with the first pay period of 2017. Open season enrollments for annuitants are always effective on the first day of the year following the end of the Open Season.

You should determine your eligible family members and decide which enrollment type is best for you. A Self Plus One enrollment type will cover you and one eligible family member. During Open Season 2016, you will want to pay close attention to the benefits and rates in both the plan you currently have and other FEHB plans available to you.

For more information about this new enrollment type please call Calvo's SelectCare at 477-9808 or go online at <https://www.opm.gov/selfplusone/>.

# Member's Rights & 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, and accept personal financial responsibility for any charges not covered by insurance, if any.
- 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 service 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.
- Provide complete and accurate formation to the best of your ability about your health, medications (including over-the-counter products and dietary supplements), and any allergies or sensitivities.
- Agree to follow the treatment plan prescribed by your provider and to participate in your care.
- Treat all health care providers, staff, and others respectfully.

This is a brief description of the features of Calvo's SelectCare. Before making a final decision, please read the Plan's Federal brochure RI 73-874. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.



# 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.



This is a brief description of the features of Calvo's SelectCare. Before making a final decision, please read the Plan's Federal brochure RI 73-874. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.



# \$500

## Travel Benefit

See requirements below:

**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.

# Calvo's SelectCare Mobile Access



Mobile app is coming soon. Members can now get information and access from their mobile devices to:

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



Customer Care Hotline  
**(671) 477-9808**



Visit us on the web  
**www.calvos.net**



Customer Service Email  
**service@calvos.com**



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

- ❖ On-the-go access to your personalized health information!
- ❖ Download the app to take advantage of the benefits your pharmacy plan offers.
- ❖ Get the app > Apple App Store | Google Play Store | Scan QR Code

## With the Mobile App in your pocket:

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

## Low Cost Mail-Order Prescription

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

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

# Comprehensive Provider Access



## American Medical Center

1244 N, Marine Corps Drive,  
Upper Tumon

Phone: 647-8261/2  
Fax: 647-8257

## Guam SDA Clinic

388 Ypao Road,  
Tamuning

Phone: 646-8881/2  
Fax: 647-2557

## IHP Medical Center

655 Harmon Loop Road, Ste,  
108, Harmon

Phone: 633-4447  
Fax: 633-4452

## Hagatna Med Clinic

Nanbo Guahan Bldg. Ste. 203,  
250 Rte. 4, Hagatna

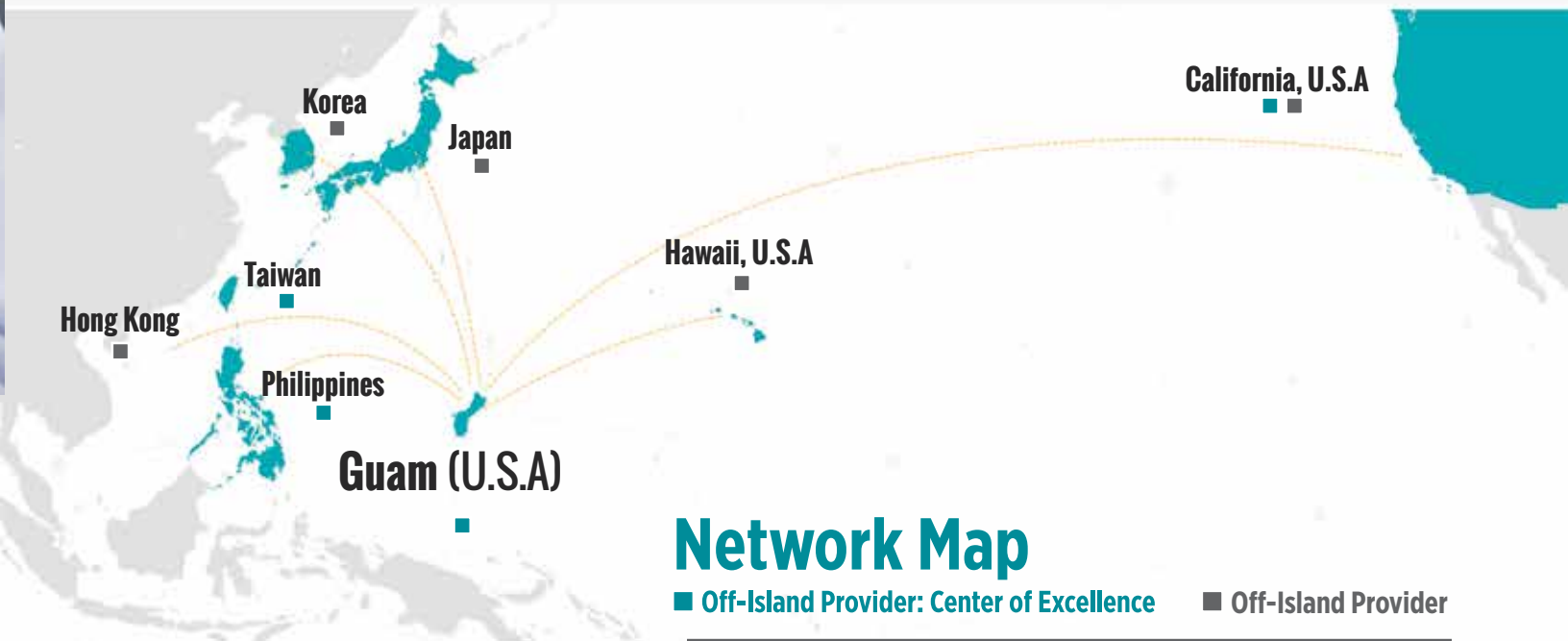
Phone: 475-6500/1/2  
Fax: 475-6520

This is a brief description of the features of Calvo's SelectCare. Before making a final decision, please read the Plan's Federal brochure RI 73-874. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.



# Our large provider network offers comprehensive choices to quality providers for our members:

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



## Network Map

■ Off-Island Provider: Center of Excellence    ■ Off-Island Provider

### California

- Doctors 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 Center of Los Angeles
- Orange County Global Medical Center
- South Coast Global Medical Center
- St. John's Health Center

### Philippines

- Cardinal Santos Medical Center
- Manila Doctors Hospital
- National Kidney and Transplant Institute
- St. Luke's Mendical Center: Global Center
- St. Lukes Medical Center: Quezon City
- 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

### Japan

- Kameda Medical center

### Korea

- Samsung Medical Center



## 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.

## 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 doctor.

## Wellness Partners

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



- NEWSTART Program
- Diabetes Education
- Baby Feeding
- Childbirth Preparation
- Prenatal Classes
- 7 Day Detox
- Stop Smoking
- Seven-Day Shape-up



- Diabetes Clinic
- Smoking Cessation
- Cholesterol and Hypertension Clinic
- Stress Management
- Weight Loss Clinic

## 100% Coverage For FEHB Members! NON-FEHB BENEFIT



**Paradise Fitness Center**



**Custom Fitness**



**Synergy Studio**



**Unified**

<p><b>Hagåtña</b> Tel: 475-2100/1</p> <p>Monday through Friday 5am to 9pm Saturday   7am to 5pm Sunday   7am to 12pm</p>	<p><b>Dededo</b> Tel: 635-2100/1</p> <p>Monday through Thursday <b>OPEN 24 HOURS</b> Friday   4am to 9pm Saturday and Sunday 7am to 7pm</p>
--	---

**Anigua**  
Tel: 989-0436

Monday through Friday  
5am to 1pm | 3pm to 7:30pm  
Saturday | 7am to 2pm  
Sunday | Closed

<p><b>Maite</b> Tel: 472-9642</p> <p>Monday   5pm to 8pm Tuesday 5am to 8am, 5pm to 8pm Wednesday   5am to 8am Thursday 5am to 8am, 5pm to 8pm Saturday/Sunday 9am to 12pm</p>	<p><b>Hagåtña</b> Tel: 472-7674</p> <p>Monday through Thursday 6pm to 8pm Saturday and Sunday 9am to 12pm</p>
--	---

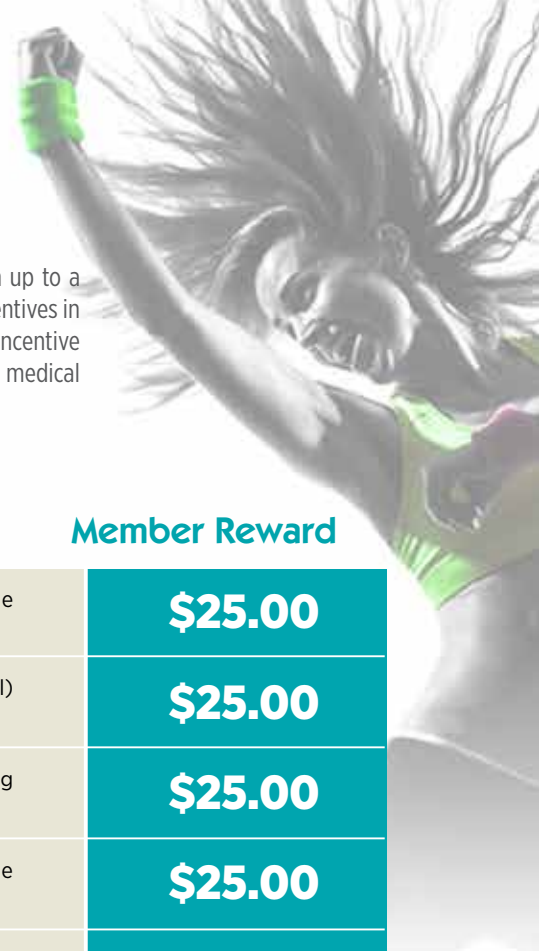
**Tamuning**  
Tel: 671-969-8641

Monday through Thursday  
5am to 7:30pm  
Saturday | 7am to 2pm  
Sunday | Closed

This is a brief description of the features of Calvo's SelectCare. Before making a final decision, please read the Plan's Federal brochure RI 73-874. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.

# Health and Wellness Rewards

**Wellness Incentive** - The Plan has revised the Wellness Incentive that will allow members to earn up to a maximum value of \$200 per enrollee and \$400 for self plus one/self and family per benefit year. Incentives in the form of a gift card are limited to \$75 per individual or \$200 per family per benefit year. Earned incentive amounts will be applied to a Calvo's SelectCare Wellness Debit Card that can be used for qualified medical services under IRC Section 231 (d).



## Criteria/Requirement

## Member Reward

Completion of the SelectCare Online Health Risk Assessment (HRA) by covered adults, age 18 and older, once per benefit year.	<b>\$25.00</b>
Completion of biometric screening (weight, blood pressure, glucose, cholesterol and BMI) by covered adults, age 18 and older, once per benefit year.	<b>\$25.00</b>
Annual physician office visit for diabetes with HgbA1c, LDL-C and annual eye exam testing by covered individuals with Diabetes Type 2, once per benefit year.	<b>\$25.00</b>
Annual physician office visit for cardiovascular conditions with LDL-C testing by adults, age 18 and older, once per benefit year.	<b>\$25.00</b>
Annual physician office visit for women, ages 42-69, for breast cancer and screening mammogram once per benefit year.	<b>\$25.00</b>
Annual physician office visit for colorectal cancer for ages 50 and above with any of the following services: colonoscopy, sigmoidoscopy and fecal occult blood test once per benefit year.	<b>\$25.00</b>
Annual physician office visit for cervical cancer for women, ages 21-64, with pap smear once per benefit year.	<b>\$25.00</b>
Completion of SelectCare's Smoking Cessation Program by adults, age 18 and older, once per benefit year.	<b>\$25.00</b>



## NON-FEHB BENEFIT

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.

For class availability or for more information please call  
**Sahlie Biscoe: (671) 479-7964 | Tracy Cantimbuhan: (671) 479-7985**

**Classes held at Synergy East Hagåtña and Maite locations  
 FREE to all Calvo's SelectCare Members!**

# NON-FEHB BENEFIT



## Join the Club!

The Calvo's Lifestyle Club is a loyalty rewards program offered to:

- Calvo's Insurance Home and Personal Auto Customers
- Calvo's SelectCare Subscribers

Get Discount and offers when using your Lifestyle Club card at our partner location.



All Natural & Organic Items



All Natural & Organic Produce



All Produce! Saturdays Only

Offers so good! You can almost taste them!



**20% OFF**  
Dinner

**10% OFF**  
Lunch



**20% OFF**  
Dinner

**10% OFF**  
Lunch

### Download the App today!

See all the special offers from our Lifestyle Club partners!



Call (671) 479-7918  
For more information!

This is a brief description of the features of Calvo's SelectCare. Before making a final decision, please read the Plan's Federal brochure RI 73-874. All benefits are subject to the definitions, limitations, and exclusions set forth in the Federal brochure.