

Moylan's Insurance Underwriters
 NetCare Health Insurance
Contract Period: FY23



RESEARCH CORPORATION
 OF THE UNIVERSITY OF GUAM

Advantage POS Plan plus Vision (NO DEDUCTIBLE)

Class	Medical	Vision	Total Monthly Rate	26PPE rate	Employee 30%	RCUOG 70%
Single	274.95	7.37	282.32	130.30	39.09	91.21
Couple	550.64	14.74	565.38	260.94	78.28	182.66
Family	886.39	20.00	906.39	418.33	125.50	292.83

SmartChoice HSA \$1,500/\$3,000 plus Vision

Class	Medical	Vision	Total Monthly Rate	26PPE rate	Employee 30%	RCUOG 70%
Single	131.79	7.37	139.16	64.23	19.27	44.96
Couple	265.52	14.74	280.26	129.35	38.81	90.54
Family	428.23	20.00	448.23	206.88	62.06	144.82

Dental - Smile Plan \$1,000Max

Class	Total Monthly Rate	26PPE rate	Employee 30%	RCUOG 70%
Single	41.05	18.95	5.68	13.27
Couple	77.90	35.95	10.79	25.16
Family	104.21	48.10	14.43	33.67