

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 2025 medical, vision and dental payroll deductions are shown below.

Prime PPO Plan

COVERAGE TIER	WEEKLY	BI-WEEKLY	MONTHLY	ANNUALLY
Employee Only	\$ 52.33	\$ 104.67	\$ 226.78	\$2,721.40
Employee + Spouse/DP*	\$ 109.35	\$ 218.69	\$ 473.83	\$5,685.95
Employee + Child(ren)	\$ 91.09	\$ 182.18	\$ 394.71	\$4,736.55
Employee + Family	\$ 156.01	\$ 312.01	\$ 676.03	\$8,112.30

For 2025, 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	WEEKLY	BI-WEEKLY	MONTHLY	ANNUALLY
Employee Only	\$ 23.13	\$ 46.27	\$ 100.25	\$1,203.00
Employee + Spouse/DP*	\$ 48.20	\$ 96.40	\$ 208.87	\$2,506.44
Employee + Child(ren)	\$ 40.17	\$ 80.35	\$ 174.09	\$2,089.08
Employee + Family	\$ 68.72	\$ 137.44	\$ 297.79	\$3,573.48

* Domestic partner (DP).