

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 2026 medical, vision and dental payroll deductions are shown below.

Prime PPO Plan

COVERAGE TIER	WEEKLY	BI-WEEKLY	MONTHLY	ANNUALLY
Employee Only	\$ 88.66	\$ 177.33	\$ 384.21	\$ 4,610.55
Employee + Spouse/DP*	\$ 185.25	\$ 370.51	\$ 802.77	\$ 9,633.19
Employee + Child(ren)	\$ 154.32	\$ 308.64	\$ 668.72	\$ 8,024.64
Employee + Family	\$ 264.31	\$ 528.62	\$ 1,145.33	\$13,744.01

For 2026, 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	\$ 24.28	\$ 48.57	\$ 105.23	\$1,262.77
Employee + Spouse/DP*	\$ 50.59	\$ 101.19	\$ 219.24	\$2,630.94
Employee + Child(ren)	\$ 42.17	\$ 84.34	\$ 182.74	\$2,192.82
Employee + Family	\$ 72.13	\$ 144.26	\$ 312.57	\$3,750.86

* Domestic partner (DP).