



**DEPARTMENT OF FINANCE
GROUP HEALTH & LIFE INSURANCE TRUST FUND**

P.O. Box 5234 CHRB, Saipan, MP 96950
Phone: (670) 664-1100 / Fax: (670) 664-1115



MEMORANDUM

NMIRF 2025-011
Date: 11-18-2024

TO : All Department and Activity Heads
Autonomous Agencies and Government Instrumentalities

FROM : Secretary of Finance

SUBJECT : Health Insurance Program – Open Enrollment

The 2025 open enrollment period will be from November 18, 2024 to December 18, 2024. During the Open Enrollment period employees will be allowed to make changes to their health insurance coverage for the 2025 period. The health insurance premium rates according to the contract, will take in effect January 1, 2025 and are set forth below.

2025 PREMIUM RATES

The employee premium rates are effective January 01, 2025.

| | <i>High Option</i> | <i>Low Option</i> | <i>Basic Option</i> |
|-------------------------|--------------------|-------------------|---------------------|
| Active Employees | Employee | Employee | Employee |
| Employee | \$ 111.90 | \$ 60.32 | \$ 34.90 |
| Employee + Spouse | \$ 229.39 | \$ 123.64 | \$ 71.56 |
| Employee + Family | \$ 358.09 | \$ 193.00 | \$ 111.70 |

Please disseminate this information to all employees.

Should you have any questions or require additional information, please contact the GHLI office at 670-664-5455 via email at GHLI@dof.gov.mp. Pacifica Insurance local support for Aetna insurance will also be available for questions at 670-234-6267 option 3 for health.

Thank you,

Tracy B. Norita