



**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 2025-012
Date: 11-18-2024

TO : Retirees, Surviving Spouse and Dependents

FROM : Secretary of Finance

SUBJECT : Group Health Insurance Program – Notice Open enrollment

The Department of Finance Group Health & Life Insurance (GHLI) program has selected AETNA International as its group health insurance policy. The 2025 Policy is effective January 01, 2025 through December 31, 2025.

Open enrollment will be November 18, 2024 through December 18, 2024. This enrollment period is for eligible retirees, surviving spouses and dependents.

The premium rates under the 2025 Policy are set forth below. The premium rates and any changes in enrollment will take effect January 1, 2025.

	<i>High Option</i>	<i>Low Option</i>	<i>Basic Option</i>
Government Retirees	Employee	Employee	Employee
Employee	\$ 121.23	\$ 65.34	\$ 37.81
Employee + Spouse	\$ 248.51	\$ 133.95	\$ 77.53
Employee + Family	\$ 387.93	\$ 209.08	\$ 121.01

Premium deductions will start January 15, 2025.

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

Thank you,

Tracy B. Norita