



StayWell
INSURANCE

Important Notice Regarding QHM Network Providers & Benefit Limits

We are proud to continue to offer QHM access. QHM provides you with access to a wide network of providers in the U.S. and internationally so that you can find the care you need. As we continue to seek out the best possible solutions to provide our StayWell members the highest quality of care, please note that the QHM network has limitations and may not be accessible in the scenarios below:

1. Member has dual coverage and StayWell is secondary.
 - For members with secondary coverage, the primary carrier will determine the provider network.
2. Member is seeking off-island care for a condition or service that has an annual maximum.

For questions or concerns regarding how this may affect your StayWell health plan please feel free to contact the StayWell Customer Care Department at (671) 477-5091 or email customer care@staywellguam.com