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**DEPARTMENT OF  
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LOURDES A. LEON GUERRERO  
Governor (Maga'håga)  
JOSHUA F. TENORIO  
Lt. Governor (Sigundo Maga'låhi)

November 1, 2022

DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR: 2023-003

ATTN: All Government of Guam Active Employees  
From: Director, Department of Administration  
Subject: Group Life Insurance Program  
Ref: Annual Enrollment Period – November 7 – 18, 2022

*Buenas yan Hafa Adai!* This is to advise of the 2022 Group Term Life Insurance Annual Enrollment Period under the 2021 contract with Standard Life Insurance Company (Standard). This is an opportunity for all eligible members to increase their voluntary supplemental coverage. Provided are program highlights:

- Eligible Members (Members) are employees who currently have supplemental coverage (additional life coverage) under the Age-Banded Plan. Members may increase their coverage with automatic approval. Employees may increase in increments of five thousand (\$5,000) dollars up to a maximum of ten thousand (\$10,000) dollars.
- Employees who are enrolled in the Composite Plan may elect to increase their coverage under the Age-Banded Plan. Please be advised that once you switch to the Age-Banded Plan, you will not be allowed to move back to the Composite Plan.
- Members who opt to increase their coverage must complete an enrollment form electing the desired coverage (increments of \$5,000 and no more than \$10,000 additional from current coverage). Members who currently have Dependent Life Coverage and desire to continue such coverage must mark the appropriate dependent life election on the enrollment form. Dependent Life coverage is for spouse or domestic partner, and unmarried child(ren) through age 20 or 24 if full time student or disabled. Failure to mark the Dependent Coverage portion will result in the cancellation of that coverage.
- The Standard presentation may be viewed on-line at <https://www.standard.com/edu/guam-active/15191>. The latest version of Adobe Flash player required to view.
- Enrollment materials such as rates, circulars, brochures, and enrollment forms are available at your department. Electronic forms are also available at <http://hr.doa.guam.gov/>.
- Enrollment forms must be submitted directly to your department.
- Premiums for supplemental coverage is determined by age and coverage amount. Rates attached for your convenience.

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- The additional coverage will be effective on December 4, 2022 and the first deduction will be implemented on payroll period ending December 17, 2022 for Active Employees. Employees are advised to view their Payroll Earning Statements to ensure premiums are accurately deducted.
- Please be advised that supplemental coverage elected as an active employee will not be available upon retirement, termination, or resignation. However, you will be able to convert this policy to an individual policy (at the GovGuam Non-Contracted rates) should you elect.
- Active Employees who do not have supplemental coverage may still apply by completing an Enrollment Form & Medical History Questionnaire (Evidence of Insurability), subject to the approval by Standard.
- Active Employees who don't have dependent coverage may still apply by completing an Enrollment Form and an Evidence of Insurability (EOI) would need to be completed per dependent. Dependent Life coverage is for spouse or domestic partner, and unmarried child(ren) through age 20 or 24 if full time student. An affidavit for domestic partner would need to be completed. EOI and Affidavit for Domestic Partner may be found at <http://hr.doa.guam.gov>.

Should you have any questions or require more information, please contact your personnel officer at your respective department. *Si Yu'us Ma'ase*.

  
Edward M Birn  
Date:2022-11-02  
T11:08:26+10:00

Edward M. Birn

Attachment

**GOVERNMENT OF GUAM GROUP LIFE INSURANCE / STANDARD INSURANCE COMPANY**

**ACTIVE VOLUNTARY LIFE AND AD&D**

**AGE-BANDED (BI-WEEKLY) RATES (Effective PPE 07/03/2021)**

COVERAGE AMOUNT	<31	31-40	41-50	51-60	61-70	71+
\$30,000	\$1.41	\$2.85	\$8.55	\$15.66	\$49.86	\$81.93
\$35,000	\$1.65	\$3.33	\$9.98	\$18.27	\$58.17	\$95.59
\$40,000	\$1.88	\$3.80	\$11.40	\$20.88	\$66.48	\$109.24
\$45,000	\$2.12	\$4.28	\$12.83	\$23.49	\$74.79	\$122.90
\$50,000	\$2.35	\$4.75	\$14.25	\$26.10	\$83.10	\$136.55
\$55,000	\$2.59	\$5.23	\$15.68	\$28.71	\$91.41	\$150.21
\$60,000	\$2.82	\$5.70	\$17.10	\$31.32	\$99.72	\$163.86
\$65,000	\$3.06	\$6.18	\$18.53	\$33.93	\$108.03	\$177.52
\$70,000	\$3.29	\$6.65	\$19.95	\$36.54	\$116.34	\$191.17
\$75,000	\$3.53	\$7.13	\$21.38	\$39.15	\$124.65	\$204.83
\$80,000	\$3.76	\$7.60	\$22.80	\$41.76	\$132.96	\$218.48
\$85,000	\$4.00	\$8.08	\$24.23	\$44.37	\$141.27	\$232.14
\$90,000	\$4.23	\$8.55	\$25.65	\$46.98	\$149.58	\$245.79
\$95,000	\$4.47	\$9.03	\$27.08	\$49.59	\$157.89	\$259.45
\$100,000	\$4.70	\$9.50	\$28.50	\$52.20	\$166.20	\$273.10
\$105,000	\$4.94	\$9.98	\$29.93	\$54.81	\$174.51	\$286.76
\$110,000	\$5.17	\$10.45	\$31.35	\$57.42	\$182.82	\$300.41
\$115,000	\$5.41	\$10.93	\$32.78	\$60.03	\$191.13	\$314.07
\$120,000	\$5.64	\$11.40	\$34.20	\$62.64	\$199.44	\$327.72
\$125,000	\$5.88	\$11.88	\$35.63	\$65.25	\$207.75	\$341.38
\$130,000	\$6.11	\$12.35	\$37.05	\$67.86	\$216.06	\$355.03

**GRANDFATHERED MEMBERS VOLUNTARY LIFE AND AD&D (COMPOSITE RATES)**

COVERAGE AMOUNT and (BI-WEEKLY) RATES (Effective 07/03/2021)	
\$30,000	\$13.83
\$35,000	\$16.14
\$40,000	\$18.44
\$45,000	\$20.75
\$50,000	\$23.05
\$55,000	\$25.36
\$60,000	\$27.66

RETIREE VOLUNTARY LIFE AD&D RATES (Effective 07/03/2021)		
COVERAGE AMOUNT	SEMI-MONTHLY RATE	MONTHLY RATE
\$5,000	\$14.16	\$28.32
\$10,000	\$28.32	\$56.64
\$15,000	\$42.48	\$84.96

DEPENDENT LIFE COVERAGE: SPOUSE:\$10,000 / CHILD(REN):\$8,000		
RATES PER DEPENDENT UNIT (Effective 07/03/2021)		
ACTIVE DEPENDENT LIFE	BI-WEEKLY RATE	\$3.94
RETIREE AND SURVIVING SPOUSE	SEMI-MONTHLY RATE	\$5.97
DEPENDENT LIFE	MONTHLY RATE	\$11.94

*Edward M. Birn*  
10/19/21

**EDWARD M. BIRN, Director**  
Department of Administration

Date