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JOSHUA F. TENORIO
Lt. Governor (Sigundo Maga'låhi)

November 25, 2020

Department of Administration Organizational Circular No.: 2021-003

ATTN: All Autonomous and Non-Autonomous Agency Heads
VIA: Personnel and Payroll Officers
FROM: Director, Department of Administration
SUBJECT: Standard Insurance Company
Ref: Life Insurance Contract – Age-Bracket Premiums for Calendar Year 2020

Hafa Adai! This notice is to advise all personnel and payroll officers of the required change in premium deductions for life insurance supplemental coverage under the 2016 contract between the Government of Guam and the Standard Insurance Company (Standard). As contracted, employees who elect voluntary supplemental coverage under the Age Banded Rate Plan from \$30,000 to \$120,000 **must be deducted the appropriate premium based on their age bracket** at the beginning of every calendar year.

Personnel and payroll officers are instructed to deduct the appropriate age-bracket premium for employees who elected supplemental coverage under the life insurance program. Autonomous agencies are responsible for identifying these employees who will be affected. The Department of Administration (DOA) will identify those under its auspice. It is imperative that this change in premium take effect for those **employees who had changed or will change to the following age brackets in calendar year January 1, 2020 to December 31, 2020 as follows:**

Employees who changed Age Brackets to 31, 41, 51, 61, and 71

This change in age-bracket premium is to take effect on pay period ending January 30, 2021. Attached is the premium rate sheet for your reference. Failure to appropriately deduct premium amounts accordingly to the age bracket will result in loss of coverage. Premium deductions for employees enrolled under the supplemental composite amount and dependent coverage will not be impacted by this contract provision. Please ensure continuation of deduction is maintained for the composite and dependent coverage for those who currently have this benefit.

For more information, please contact the Department of Administration, Employee Benefits Branch at 475-1296/1179/1121. *Si Yu'us Ma'ase.*

EDWARD M. BIRN

Digitally signed by
Edward M Birn
Date: 2020.12.01
14:08:29 +10'00'

Attachment

**GOVERNMENT OF GUAM GROUP LIFE INSURANCE/STANDARD INSURANCE COMPANY
ACTIVE VOLUNTARY LIFE AND AD&D (BI-WEEKLY) RATES 2016**

AGE- BANDED RATE

COVERAGE AMOUNT	<=30	31-40	41-50	51-60	61-70	71+
\$30,000	\$1.44	\$2.91	\$8.73	\$15.99	\$50.88	\$83.61
\$35,000	\$1.68	\$3.40	\$10.19	\$18.66	\$59.36	\$97.55
\$40,000	\$1.92	\$3.88	\$11.64	\$21.32	\$67.84	\$111.48
\$45,000	\$2.16	\$4.37	\$13.10	\$23.99	\$76.32	\$125.42
\$50,000	\$2.40	\$4.85	\$14.55	\$26.65	\$84.80	\$139.35
\$55,000	\$2.64	\$5.34	\$16.01	\$29.32	\$93.28	\$153.29
\$60,000	\$2.88	\$5.82	\$17.46	\$31.98	\$101.76	\$167.22
\$65,000	\$3.12	\$6.31	\$18.92	\$34.65	\$110.24	\$181.16
\$70,000	\$3.36	\$6.79	\$20.37	\$37.31	\$118.72	\$195.09
\$75,000	\$3.60	\$7.28	\$21.83	\$39.98	\$127.20	\$209.03
\$80,000	\$3.84	\$7.76	\$23.28	\$42.64	\$135.68	\$222.96
\$85,000	\$4.08	\$8.25	\$24.74	\$45.31	\$144.16	\$236.90
\$90,000	\$4.32	\$8.73	\$26.19	\$47.97	\$152.64	\$250.83
\$95,000	\$4.56	\$9.22	\$27.65	\$50.64	\$161.12	\$264.77
\$100,000	\$4.80	\$9.70	\$29.10	\$53.30	\$169.60	\$278.70
\$105,000	\$5.04	\$10.19	\$30.56	\$55.97	\$178.08	\$292.64
\$110,000	\$5.28	\$10.67	\$32.01	\$58.63	\$186.56	\$306.57
\$115,000	\$5.52	\$11.16	\$33.47	\$61.30	\$195.04	\$320.51
\$120,000	\$5.76	\$11.64	\$34.92	\$63.96	\$203.52	\$334.44

COMPOSITE RATE: Grandfathered Members Voluntary Life and AD&D (Bi-Weekly) Rates

\$30,000	\$14.10	\$16.45	\$18.80	\$21.15	\$23.50	\$25.85	\$28.20
\$35,000		\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	

RETIREE VOLUNTARY LIFE AND AD&D RATES

COVERAGE AMOUNT	SEMI-MONTHLY RATE	MONTHLY RATE
\$5,000	\$14.45	\$28.90
\$10,000	\$28.90	\$57.80
\$15,000	\$43.35	\$86.70

Dependent Life Coverage: Spouse \$10,000/ Child(ren) \$8,000	\$4.02 Bi-Weekly
Active Dependent Life	\$6.09 Semi-Monthly or \$12.18 (Monthly)
Retirees and Surviving Spouses	
Dependent Life	

[Signature] **9/6/16**

CHRISTINE W. BALETO, Director
Department of Administration

Date