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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 25, 2020

Department of Administration Organizational Circular No.: 2021-004

**ATTN:** All Employees  
**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 employees 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 currently have voluntary supplemental coverage under the Age Banded Rate Plan **must be deducted the appropriate premium based on their age bracket** at the beginning of every calendar year.

Your payroll office has been instructed to deduct the appropriate age-bracket premium with the corresponding supplemental amount you elected, if applicable. **This change in premium will take effect for those employees whose age changed (or will change) to the 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**

**If your age changed to the brackets identified above during the 2020 calendar year, your supplemental life insurance deduction will take effect on pay period ending January 30, 2021.** Please see rate sheet attached to the Circular. Failure to appropriately deduct premium amounts accordingly to the age bracket will result in loss of coverage. Premium deductions for the supplemental composite amount and dependent coverage will not be impacted by this contract provision.

Please note that this only applies to employees who elected supplemental life insurance under the Government of Guam's group Life Insurance Program, specifically those under the Age Banded Plan. Personal policies do not apply to this Circular.

Employees under the autonomous agencies may contact their HR office for more information. Line agency employees may contact their personnel officer. *Si Yu'us Ma'ase.*

Sincerely,

Digitally signed by  
Edward M Birn  
Date: 2020.12.01 14:07:46  
+10'00'

EDWARD M. BIRN

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

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


  
 Date 9/6/16

CHRISTINE W. BALETO, Director  
 Department of Administration