



EDWARD M. BIRN
Director (Direktot)
BERNADINE C. GINES
Deputy Director (Sigundo Direktot)

**DEPARTMENT OF
ADMINISTRATION**
DIPATTAMENTON ATMENESTRASION
DIRECTOR'S OFFICE
(Ufisinan Direktot)
Telephone (Telifon): (671) 475-1101/1250



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

DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO.: 2021-018

ATTN: All Department and Agency Heads
FROM: Director, Department of Administration
SUBJECT: 2021 Group Life Insurance Program

Hafa Adai! This to advise you that The Standard Insurance Company has been awarded once again the contract to provide Group Life Insurance coverage for Government of Guam employees, retirees and survivors.

The Department of Administration issued a Request for Proposal (RFP) for all interested life insurance companies, authorized to conduct business on Guam to provide group life insurance coverage to government of Guam employees, retirees and survivors. An Advisory Team (Team) through the guidance of our consultants, Aon Consulting Inc. (in conjunction with Assurance Brokers Inc. a.k.a. AB Risk), successfully negotiated lower rates for the Basic \$10,000 Life Insurance coverage (paid by the Government of Guam) which also included a 2% reduction in rates for Supplemental and Dependent Life Coverages (voluntary benefits). The reduced rates for the voluntary benefits will be effective pay period ending July 31, 2021.

	Effective Date	Basic Coverage	Supplemental and Dependent Coverage (voluntary)
Employee	BPP: July 18, 2021 PPE: July 31, 2021	\$7.03 per pay period per employee	Refer to rate sheet
Retiree/Survivor	PPE: July 31, 2021	\$7.61 per pay period per retiree/survivor	Refer to rate sheet

Departments are advised to implement the reduced rate for the effective pay period ending 7.31.21 for basic coverage and voluntary benefits, if applicable. Payroll officers must ensure that employee rates are appropriately applied for the voluntary benefit(s) according to respective age bracket and coverage amount. Rates for voluntary benefits are attached for your reference.

Please note, that although The Standard Insurance Company has been awarded the agreement, we will not be conducting an open enrollment period at this time. Information regarding the Open Enrollment period will be announced at a later date.

Should you have any questions, you may contact the Employee Benefits Branch at 475-1121/1296/1179. Si Yu'us Ma'ase.


EDWARD M. BIRN

GOVERNMENT OF GUAM GROUP LIFE INSURANCE / STANDARD INSURANCE COMPANY

ACTIVE VOLUNTARY LIFE AND AD&D

AGE-BANDED (BI-WEEKLY) RATES (Effective PPE 07/31/2021)

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

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

COVERAGE AMOUNT and (BI-WEEKLY) RATES (Effective 07/31/2021)

\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000
\$13.83	\$16.14	\$18.44	\$20.75	\$23.05	\$25.36	\$27.66

RETIREE VOLUNTARY LIFE AD&D RATES (Effective 07/31/2021)

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 07/31/2021)

ACTIVE DEPENDENT LIFE	BI-WEEKLY RATE	
RETIREE AND SURVIVING SPOUSE	SEMI-MONTHLY RATE	\$5.97
DEPENDENT LIFE	MONTHLY RATE	\$11.94

Edward M. Birn 7/20/21

EDWARD M. BIRN, Director
Department of Administration

Date