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**DEPARTMENT OF ADMINISTRATION CIRCULAR NO.: 2022-002**

**October 19, 2021**

Attn: All Government of Guam Employees, Retiree and Survivors  
From: Director, Department of Administration  
Subject: FY2022 Group Life Insurance (GLI)  
RE: Open Enrollment Period (OE) – November 1, 2021 – November 19, 2021

*Buenas yan Hafa Adai!* Further to DOA's Organizational Circular 2021-019, this is to advise all eligible employees, retirees and survivors (members) of the Life Insurance Open Enrollment (OE) Period. This is an opportunity for eligible members to elect supplemental life insurance and/or dependent coverage. See highlights below.

- Eligible employees may elect coverages additional coverage from \$30,000 to \$130,000. Premiums are based on your age bracket at the time of enrollment and the desired coverage amount elected. Employees who served 6 consecutive months of service and who work 20 hours per week are eligible for coverage. Retirees may elect coverage of \$5,000, \$10,000 or \$15,000. Survivors are not eligible for this coverage.

- All members may enroll for dependent coverage. Eligible dependents are spouse, domestic partner, unmarried child(ren) up to age 20 or 24 if full time student in an accredited educational institution (natural children, legal guardianship, stepchildren, or adoption). Children of domestic partners are not eligible for coverage. A notarized domestic partner affidavit must be submitted for those applying (attached).

- Employees who apply while on approved leave without pay (LWOP) will not be covered until after the first day the employee returns to work full time. Employees on military leave may enroll within 31 days from the date they return to work. All are covered for the Basic \$10,000 paid by the government.

- An enrollment form will need to be completed for supplemental and/or dependent coverage at your respective department or Retirement Fund for retirees/survivors. All Power of Attorney and guardianship documents must be approved by Standard Insurance prior to completing a form.

- Presentation links are as follows: Employees: <https://www.standard.com/edu/guam-active/15191>  
Retiree/survivors: <https://www.standard.com/edu/guam-retirees/16966>

- All are advised to review the brochures and encouraged to view the presentation links above. Employees may be granted leave to attend the presentation pursuant to DOA Personnel Rules & Regulations, §8.402, Attendance at Official Meetings/Conferences On or Off-Island.

Coverage elections will be effective December 19, 2021 and premiums will be deducted on payroll ending January 1, 2022 and December 30, 2021 for employees and retirees and survivors, respectively. Rates are located on the reverse side. Members are reminded to verify that premiums are accurately deducted. Erroneous or missing of premiums will result in cancellation of coverage. Employees may contact your personnel officer at your respective departments. Retirees may contact the Government of Guam Retirement Fund at 475-8900 / 8901. *Si Yu'os Ma'ase.*

Senseramente,

Edward M. Birn, Director  
Department of Administration

**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	\$35,000	\$45,000
\$13.83	\$16.14	\$20.75
	\$40,000	\$50,000
	\$18.44	\$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 DEPENDENT LIFE	SEMI-MONTHLY RATE	\$5.97
	MONTHLY RATE	\$11.94

*Edward M. Birn* 10/19/20

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

Date