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**DEPARTMENT OF
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DIPATTAMENTON ATMENESTRASION

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

DEPARTMENT OF ADMINISTRATION CIRCULAR NO.: 2022-003

OCTOBER 19, 2021

Attn: Autonomous and Non-Autonomous Department and Agency Heads
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 administrative highlights below.

- Departments are to refer to DOA Organizational Circular No. 2022-002 for OE enrollment and eligibility requirements. Please issue such circular to all employees, retirees and survivors.
- HR copy (yellow): All agencies and departments are to transmit the HR copy to the Department of Administration, Employee Benefits Branch every Monday for the preceding week. Forms are to be submitted alphabetically for ease of auditing and filing.
- Payroll copy (pink copy): Autonomous agencies are to transmit to their respective payroll offices. Line agencies are to transmit to the DOA payroll. Forms are to be transmitted every Monday for the preceding week. All forms must be transmitted by November 23.
- Personnel officers are to ensure that forms are accurately and fully completed such as: full name, SS numbers, department, beneficiary(ies), election type indicating supplemental and/or dependent (no election on the boxes will be deferred to as none selected), percentages of funds allocated must equal to 100% or will be divided equally if none indicated. Please ensure forms are signed by the member. HR officers are to validate the form by signing.
- Autonomous agencies are to provide DOA, Employee Benefits Branch with an excel file of the first deduction listing by department, name, DOB, SS and coverage and premiums. Please email to doa_lifeinsurance@doa.guam.gov.
- Employees may be granted leave to attend the presentation link pursuant to DOA Personnel Rules & Regulations, §8.402, Attendance at Official Meetings/Conferences On or Off-Island.
- Department personnel officers are reminded to verify that premiums are accurately deducted. Erroneous or missing of premiums will result in cancellation of coverage.

Should you have any questions, you may contact your personnel officer at your respective departments. *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	
RETIREE AND SURVIVING SPOUSE	SEMI-MONTHLY RATE	
DEPENDENT LIFE	MONTHLY RATE	
	\$3.94	\$5.97
	\$11.94	\$11.94

Edward M. Birn 10/19/20

EDWARD M. BIRN, Director
Department of Administration

Date