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# DEPARTMENT OF ADMINISTRATION

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September 03, 2019

## DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO. 2019-028

**TO:** All Government of Guam Employees

**FROM:** Director, Department of Administration

**SUBJECT:** **2019 Annual Group Life Insurance Enrollment Period - Standard Insurance Company September 9, 2019 – September 27, 2019**

*Buenas yan Hafa Adai!* The Government of Guam announces the 2019 Group Term Life Insurance Annual Increase Enrollment Period (Annual OE) under the 2016 contract with Standard Insurance Company (The Standard).

This Annual OE is only available to active employees who currently have supplemental coverage. Employees may increase their coverage with automatic approval under the Age-Banded Plan. Employees may increase in increments of five thousand (\$5,000) dollars up to a maximum of ten thousand (\$10,000) dollars. The increased additional life will take effect on pay period beginning October 27, 2019. Deductions will take effect on payroll received on November 15, 2019.

Eligible employees who opt to increase their coverage must complete an enrollment form electing the desired coverage (no more than \$10,000 additional from current coverage). Employees who currently have Dependent Life Coverage and desire to continue such coverage must mark the Dependent Life (coverage for spouse, domestic partner and unmarried children through age 20 or 24 if full time student) section. Failure to mark the Dependent Coverage portion will result in cancellation of coverage.

Employees may view an on-line interactive presentation (latest Adobe Flash Player needed to view):  
[www.standard.com/presentations/guam\\_active/](http://www.standard.com/presentations/guam_active/)

Premiums for additional life under the Age-Banded Plan will be based on age as of January 1, 2019. If you change the following age category (ages 31, 41, 51, 61 or 71) during this calendar year 2019, your new deductions under the new age bracket will take effect next calendar year in 2020.

Additional life elected as an employee will not be available upon retirement, termination or resignation. However, you will be able to convert this policy to an individual policy (at a different rate) should this apply. Active employees who do not have additional life may still apply by completing an enrollment form & Medical History Statement, subject to approval by The Standard.

Rates are attached for your reference. For more information please contact your personnel officer or the Department of Administration Employee Benefits Branch at 475-1179/1296 or The Standard's on-site representative at 475-5500. Si Yu'os Ma'ase.

  
**EDWARD M. BIRN**

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

**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**

Active Dependent Life	\$4.02 Bi-Weekly
Retirees and Surviving Spouses	\$6.09 Semi-Monthly or
Dependent Life	\$12.18 (Monthly)

*Christine W. Baleto*

CHRISTINE W. BALETO, Director  
Department of Administration

*9/6/16*

Date