



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'hága)
JOSHUA F. TENORIO
Lt. Governor (Sigundo Maga'láhi)

January 27, 2022

Department of Administration Organizational Circular No.: 2022-013

ATTN: All Employees
From: Director, Department of Administration
Subject: Standard Life Insurance Company
Ref: Life Insurance Contract – Age Bracket Premiums

Buenas yan Hafa Adai! This notice is to advise all employees of the required change in premium deductions for life insurance supplemental coverage under the Group Life Insurance 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 from **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 to the brackets in calendar year January 1, 2021 to December 31, 2021 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 2021 calendar year, your supplemental life insurance deduction will take effect on pay period ending March 12, 2022. Please see rate sheet attached to this 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.

We encourage employees to review their deductions on payroll period ending March 12, 2022 to ensure deductions reflect the appropriate premium amount based on your age for calendar year 2021. Employees will have until March 26, 2022 to inform their respective personnel office of any corrections to avoid a loss in coverage.

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

Senesament,

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 07/03/2021)

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	\$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 07/03/2021)

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	SEMI-MONTHLY RATE	\$5.97
DEPENDENT LIFE	MONTHLY RATE	\$11.94

Edward M. Birn 10/19/21

EDWARD M. BIRN, Director
Department of Administration

Date