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Lt. Governor (Sigundo Maga'låhi)

DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO.: 2026-007

To: All Autonomous and Non-Autonomous Department Heads

From: Director of Administration

Subject: **Group Life Insurance Program – Standard Insurance Company**
Re: 2026 Annual Enrollment Period – March 23, 2026 to March 31, 2026

Buenas yan Hafa Adai!

This is to advise of the 2026 Group Term Life Insurance Annual Enrollment (AE) Period under the 2021 contract with Standard Life Insurance Company (Standard). Provided are administrative highlights:

Eligibility for Coverage Increase:

- Active employees with supplemental coverage under the Age-Banded Plan can increase coverage in $5,000 increments, up to $10,000.
- Coverage increases are automatically approved during the AE period.
- Total increase cannot exceed $10,000.

Active Work Requirement:

- Employees must be actively and physically working with the exception of remote workers to enroll.
- Employees on Administrative Leave for training may enroll during AE, but coverage will begin only upon their physical return to work. Deductions will start accordingly. Personnel Officers should verify forms during AE and submit them once the employee returns, indicating the appropriate pay period.

Employment Materials Availability:

- Materials (rates, brochures, forms) will be available starting **March 18, 2026, from 8:30am – 5pm** at the DOA Insurance Division.
- Contact 671-475-1119/1197/1296 to schedule pick-up.
- Employees are encouraged to view an online presentation at https://bcove.video/426hYFR.

Premium Deductions and Coverage Start:

- Premiums are based on age at enrollment and coverage amount.
- Coverage becomes effective on **April 5, 2026** with the first deduction occurring on **PPE April, 18, 2026**.
- Departments must verify payroll deductions for accuracy.

Form Submission:

- Employees must submit forms to their departments by close of business **March 31, 2026**.
- Departments must transmit forms daily to DOA Insurance Division, with the final transmission due **April 1, 2026**. Failure to submit timely may result in the disapproval of increase.
- **All Line & Autonomous Agencies must submit the entire life insurance form (white, pink, canary, & gold) to the DOA Insurance Division for Standard's review. After vetting, copies for employees, HR, and Payroll will be sent to the respective departments, where employees may pick up their copies.**
- **Autonomous departments are responsible in ensuring that coverage increase does not exceed the eligible amounts of increments of $5,000, up to $10,000.**

Composite Plan Participants:

- Employees in the Composite Plan may switch to the Age-Banded Plan during the AE period noting the increment amount of $5,000, up to $10,000.
- Switching is permanent; employees cannot return to the Composite Plan.

Personnel Officer Responsibility

- Verify coverage and ensure "coverage change" is marked on top of the form and indicate AE 2026.
- Employees who currently have Dependent Coverage and wish to maintain this benefit must elect for it when submitting a form. Failure to complete will result in the cancellation of coverage. No new enrollment for Dependent Coverage is allowed.
- Personnel Officers must validate form by signing the "Employee Use Only" section located on the bottom right of the form.
- Please refer to the attachment for more information regarding form completion.

ACTIVE WORK PROVISION-ELIGIBILITY GUIDE	
Military Leave or Long-Term Disability (LTD)	May enroll within 31 days upon returning to work
Sick leave for the duration of AE	Employees are ineligible to enroll.
Annual Leave for the duration of AE	Employees are ineligible to enroll.
Administrative Leave: Off-Island Training for the duration of AE	May enroll during AE, however, coverage will not be effective until they physically return to work.
Administrative Leave for the duration of AE • Maternity & Paternity • Bereavement	Employees are ineligible to enroll.

Summary of Important Dates	
On-line Presentation & Enrollment Materials Available for Pickup Beginning	March 17, 2026
Annual Enrollment Period	March 23, 2026- March 31, 2026
Last Day for Employees to Submit Forms for AE	March 31, 2026 COB
Last Day for Departments to Transmit Received Forms for AE to Insurance Division. Daily transmittals are advised for timely review. (with the exception of employees on training status) **Failure to submit may result in the disapproval of coverage increase*.	April 1, 2026
AE Coverage Effective (with the exception of employees on training status)	April 5, 2026
First Deduction PPE (with the exception of employees on training status)	April 18, 2026

Should you have any questions or concerns you may contact the Standard Life Insurance Representative, Krista Merfalen, at 671-475-1119, krista.merfalen@standard.com or DOA Insurance Division at 671-475-1197/1296/1179. ***Si Yu'os Ma'ase!***

Senseramente,

EDWARD M. BIRN
Director

Attachments

FORM GUIDELINES

Department to ensure forms are completed accurately.

Employee to complete (Yellow Highlights):

All are advised to press firmly on the form to ensure that carbon copies are legible.

- ***Additional/Optional Life Insurance***: Mark the desired amount (within the annual enrollment approved increase - in increments of five thousand ($5,000) dollars up to a maximum of ten thousand ($10,000) dollars.
- ***Dependent Life Insurance***: Mark the appropriate box. If employee had dependent coverage and this portion on the form is not selected, it will result in the cancellation of coverage. Employees who do not have dependent life currently cannot elect for this benefit at this time.
- ***Complete the Beneficiaries Section:***
  - Legal name and contact information (mailing address and phone number).
  - Distribution: If there are multiple primary beneficiaries, benefit percentage must equal 100% for each (basic & additional). Please mark the appropriate box next to each beneficiary listed.
  - To split equally, write "equal shares." Ensure the correct life plans (Basic and/or Additional) are listed for each beneficiary.
- ***Employee must sign and date****:* Employee must bring in a valid ID & sign in the presence of the respective Personnel Officer*.*

Personnel Officer to Complete:

- ***Annual Enrollment Submission:*** Notate at the top of Enrollment Forms "2026 AE"
- ***Coverage Change Election:*** Indicate current coverage to the enrolled increase amount. Example: Jane Doe current coverage is 50k with a 10k increase – notate 50k → 60k on the top of the form.
- ***Form Validation***:
  - Personnel Officer shall ensure all employee sections are completed accurately.
  - Personnel Officers are to ensure the appropriate boxes are elected:
    - Additional/Optional Life with AD&D and the appropriate amount is indicated (increments of 5k, no more than 10k).
    - Dependents Life Insurance (if currently enrolled and elect to maintain).
  - **Personnel Officers must validate by completing the "Employer Use Only" section.**
    - **Signature & Date: Affix your signature and date to validate the form as a Government of Guam representative.**
    - **Pay Period Ending: April 18, 2026**
    - **Amount Deducted: Indicate the deduction amount on the form before transmitting it to the DOA Insurance Division.**

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

10/19/21

EDWARD M. BIRN, Director
Department of Administration

Date