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GOVERNMENT OF GUÅHAN
(GUBETNAMENTON GUÅHAN)

DEPARTMENT OF ADMINISTRATION
(DIPATTAMENTON ATMENESTRASION)

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Christine W. Baleto
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DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO.: 16-049

06 SEP 2016

To: All Employees, Retirees and Survivors
From: Director, Department of Administration
Subject: **2016 Group Life Insurance
Open Enrollment November 1- 22, 2016**

Hafa Adai! We are pleased to announce that the Government of Guam has contracted with Standard Insurance Company to provide group life insurance coverage for employees, retirees and survivors. The government was successful in negotiating increased benefits. Listed below are highlights of new or increased benefits offered effective December 11, 2016:

Type of Coverage	Eligible members	General Information
\$10,000 Basic Coverage	Employees, retirees and survivors	Paid by Government of Guam
Supplemental Coverage Employees: \$30k-\$120k Increased! Retirees: \$5k, \$10k or \$15k	Employees and retirees NOTE: All members who were declined prior will have to re-apply. Benefits will not be paid out upon death if a new health statement is not submitted.	Employees: Currently enrolled employees may increase their coverage up to an additional \$30k (see conditions below). Retirees: All retirees may enroll for supplemental coverage (see conditions below). ** Employees and retirees who wish to apply (or increase) for supplemental coverage, and were previously declined, will be subjected to completing a health statement for review and approval by The Standard. Failure to complete a health statement (if previously declined) may affect disbursement of benefits upon death.
Increased! Dependent Coverage	Employees, retirees and survivors (for eligible child(ren) dependents)	Eligible dependent children coverage increased from \$5,000 to \$8,000.
New for dependents! Repatriation Benefit	Employees, retirees, survivors and to qualified dependents.	Repatriation benefits are now extended to eligible dependents. Member must be enrolled in Dependent Coverage in order for this benefit to be applicable to dependents. Reimbursement of transportation of remains to primary residence up to \$10,000.
Increased! Accidental Death and Dismemberment Benefits (AD&D)	Employees, retirees and survivors	Now includes public transportation benefit. This benefit provides an additional benefit in the event an individual accidentally dies while he/she is a fare paying passenger on public transportation such as on planes, trains, buses, and cabs.

All members are encouraged to take advantage of this Open Enrollment Period and view the on-line video presentation at:

Employees: http://www.standard.com/presentations/guam_active/

Retirees/Survivors: http://www.standard.com/presentations/guam_retiree_survivingspouse/

Employees and Defined Contribution retirees must submit forms to their department. Defined Benefit retirees must submit forms to the Retirement Fund. Any voluntary coverage currently elected will continue at the new rate unless a cancellation form is submitted.

For more information, contact your HR department; Department of Administration at 475-1179/1296/1103; Retirement Fund (retirees) at 475-8900 through 3; or The Standard on-site employee at 475-5500. Please see rates on the reserved side of this memo. New rates will take effect pay period ending December 24 for employees and December 15 for retirees/survivors. Si Yu'us Ma'ase.

Sincerely,

CHRISTINE W.P. BALETO, Director
Department of Administration

GOVERNMENT OF GUAM GROUP LIFE INSURANCE/STANDARD INSURANCE COMPANY

ACTIVE VOLUNTARY LIFE AND AD&D (BI-WEEKLY) RATES 2016

AGE- BANNED 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)



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CHRISTINE W. BALETO, Director Date
 Department of Administration