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DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO.: 2020-016

TO: All Autonomous and Non-Autonomous/Department Heads

FROM: Director, Department of Administration

SUBJECT: Government of Guam Group Health & Life Insurance Program
Ref: Government of Guam Operations – 2019 Novel Coronavirus (COVID-19)

Buenas yan Hafa Adai! This notice is to advise all department and agency heads of the Government of Guam's Group Insurance processing procedures as a result of COVID-19.

LIFE INSURANCE ENROLLMENT

- Employees are automatically insured for the basic \$10,000 life insurance coverage upon serving 6 months of consecutive service ("entitlement date") pursuant to 4GCA, Chapter 4, §4303. Premiums for basic coverage are paid entirely by the Government of Guam. Employees must complete a form designating their beneficiary(ies), however, the absence of an enrollment form does not preclude the department from remitting premiums for basic coverage.
- Employees may elect supplemental and/or dependent coverage within 30 days after their entitlement date and must be "physically at work" at the time of election. Employees who are not physically at work may not elect additional coverage until such time they return to work. These employees may elect additional coverage within 30 days upon returning to work and will not be required to complete any health questionnaires. Personnel officers are advised to notate "EO2020-05 COVID-19" and must sign off on the GovGuam portion of the form. Validation includes indicating the payroll deduction amount, life insurance amount, and process date.

DEATH CLAIMS

- All death claims will be processed electronically by emailing a copy of the death certificate. If a death certificate is not available, other substitute documents such as an obituary announcement or a verification of death from a mortuary, clinic or hospital may be submitted until such time the certificate is available. Death certificates must be submitted once available. The basic coverage may be paid with the aforementioned substitute documents, however, a death certificate must be submitted for the processing of supplemental, AD&D or dependent claims. Original foreign death certificates are required for processing of all claims.

HEALTH INSURANCE ENROLLMENT

- Employees have 30 days from their effective date of hire to enroll in the health insurance program. Personnel officers are reminded to transmit employee's processing and health insurance forms in a timely manner. Failure to do so may compromise access to health care.
- Employees who recently experienced a loss of insurance coverage through a spouse's or parent's plan may contact our office for enrollment information. These situations may be deemed as a qualifying event under the Health Insurance Portability and Accountability Act (HIPAA) allowing for a special enrollment period. There are timelines to enroll, and therefore, immediate contact to our office is encouraged.

FORMS

- Please email the following individuals to report a death claim or to request for fillable insurance forms:
 - Judith.Gagan@doa.guam.gov and naomi.sablan@doa.guam.gov; with cc to krista.perez@standard.com (life insurance and death claims only).

Should you have any questions, please contact our office at 475-1296/1179. Si Yu'os Ma'ase.

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