

March 23, 2021

Amendment II
FY2021 Government of Guam Group Life Insurance Program
Request for Proposal DOA/HRD/EB-RFP-GLI-21-002
(RFP)

This is in reference to the Government of Guam's Request for Proposal DOA/HRD/EB-RFP-GLI-21-002 issued on March 3, 2021 for the Government of Guam Group Life Insurance Program. The Government of Guam is in receipt of inquiries posed pursuant to the abovementioned RFP. The Government provides the following responses:

1. How does the Government of Guam define "eligible members" as it relates to its group life insurance plan?

RESPONSE: As advised on page 57 of the RFP, Exhibit K, eligible members are employees, retirees, and survivors of retirees. Employees must work 20 hours a week and serve 6 months of consecutive service. Retirees and survivors are covered upon the day of becoming such status.

2. Are all Government of Guam "eligible members" either citizens or permanent residents (i.e., green card holders) of the United States?

RESPONSE: Yes.

3. General:

- a. Please confirm there are no commissions.

RESPONSE: This is to confirm that there are no commissions.

- b. Please confirm if the client wants a one-time open enrollment for Supplemental Life.

RESPONSE: Yes and would like to understand your process and timelines related to this.

- c. Please indicate any owned aircraft.

RESPONSE: GovGuam does not own any aircraft.

4. Billing:

- a. Please provide a recent invoice clarifying rates, volumes and lives consolidated onto one invoice.

RESPONSE: GovGuam does not receive invoices. Payment are remitted upon deductions from members.

- b. Please provide rate history for the past 5 years.

RESPONSE: See attached.

5. Census: Please provide a census listing in excel format that includes all the employee Basic, Supplemental, Retiree, Dependent and Grandfathered Life class identifiers. For each employee please provide date of birth, gender, job title, annual salary, work zip code, Supplemental Life elections, and Supplemental retiree elections where appropriate.

RESPONSE: Census Data for Active, Retirees, and Survivors of Retirees were provided in Exhibit J for basic, supplemental, and dependent life. Specific information requested cannot be provided.

6. Plan Design:

- a. Please provide the current Basic Life, Supplemental Life and Retiree booklets.

RESPONSE: See attached.

- b. Please provide any plan changes within the past 5 years

RESPONSE: See attached.

7. Experience

Life/AD&D:

- a. Please provide five individual years of paid claims, paid premium plus average lives provided separately for Actives, Basic Retirees, Basic Dep Retirees, EE Supp Life, Dep Supp life and EE Supp Retirees and Dep Supp Retirees.

RESPONSE: The pooled experience reports reflecting the claims and premiums from cover period 2014 to 2020 are reflected in the RFP on pages 42-50. Attached is a copy of the following for your easy reference:

1. Pooled Experience Reports
2. Death Claims Charts Q4 2020

- b. Please provide a waiver claim listing by class to include date of birth, date of disability, gender, salary, reserve and face amount.

RESPONSE: Available report on claims are those mentioned in 7.a.

8. RFP Submission:

- a. Will you accept requested attachments and/or sample documents on a CD instead of printed hard-copy? If you require printed copies, please confirm you will accept double-sided printing.

RESPONSE: USB is required and one-sided printing is preferred as your submission will form part of the records.

- b. The RFP includes the request that bidders include files on a USB. Will you, or a system administrator, have the ability to open an encrypted USB and/or download an .exe file in order to open it? If you do not, will you accept files on a CD?

RESPONSE: Please provide USBs as required.

- c. Our best practice for executing our proposal documents is via electronic signatures, which are legally binding in the United States. There are two Acts that establish this legality of electronic signatures – the U.S. Electronic Signatures in Global and National Commerce Act (ESIGN, 2000) and the Uniform Electronic Transactions Act (UETA, 1999). Both ESIGN and UETA establish that electronic records and signatures carry the same weight and legal effect as traditional paper documents and handwritten signatures stating: A document or signature cannot be denied legal effect or enforceability solely because it is in electronic form.

We endeavor to meet your proposal requirements as closely as possible – in regards to signatures on your proposal documents, will you accept an electronic signature from the appropriate executive at our company?

RESPONSE: The government of Guam requires an original proposal to include an original signature.

- d. Per the RFP instructions, you have requested one binder and ten USBs in Section III. Proposal Contents, Requirements and Instructions of the RFP. We have been closely monitoring the spread of COVID-19 and taking actions where possible to reduce the risk of exposure in our communities. In addition, some delivery companies have temporarily suspended guaranteed delivery times. Please confirm if you will accept an electronic proposal response via email in place of the requested hard copies and USBs. If email is acceptable, please provide us with an email address of a contact for us to submit our proposal response.

RESPONSE: Carriers are required to comply with the RFP submission requirements.

- e. Exhibit H (Form A), Exhibit H (Form B), Exhibit H (Form C), Exhibit H (Form D), and Exhibit H (Form E) requires a notary. We have been closely monitoring the spread of COVID-19 and taking actions where possible to reduce the risk of exposure in our communities. Please confirm if we can return this form electronically signed without being notarized. Once the COVID-19 pandemic has minimized and our government officials have cleared businesses to return to “business as usual,” we will provide the notary and original signature, if requested.

RESPONSE: The affidavits are required to be notarized.

- f. Please let us know if we can deliver hard copies to the ITC Building noted below in lieu of the P.O. Box address noted in Section III of the RFP.

If mailed, to: Director, Department of Administration
P.O. Box 884
Hagatna, Guam 96932

If hand delivered, to: Director, Department of Administration
ITC Building
590 S. Marine Corp Drive
2nd floor, Suite 224
Tamuning, Guam 96932

RESPONSE: Yes, you may submit via the ITC Building address, attention to the Department of Administration.

9. Enrollment:

- a. Do you currently use a TPA or software vendor for you benefits enrollment and eligibility? If so, can the name of the vendor be released?

RESPONSE: Government of Guam does not use a TPA.

- b. Is your upcoming Annual Enrollment going to be an active (all employees must take action and accept/decline benefits) or passive (only employees that need to make a change need to take action) enrollment?
- If passive – what % of your employees usually make a change during their Enrollment period?

RESPONSE: The Open Enrollment will be a passive enrollment. However, members who are not enrolled or who wish to enroll, must complete an enrollment form.

- c. How do you educate and communicate to your employees about benefits and benefit changes? Please be specific.
- In person (benefit fairs, group meetings, other)
 - Paper (benefit guide, posters, postcards, other)
 - Electronic strategy (email, webinars, text, social media, other)
 - Are any decision support tools used? If so, please describe.

RESPONSE: All forms of communication methods are used to educate and inform employees. We will rely on the carrier to plan out the best approach in communicating the benefits to our employees.

- d. During your previous annual enrollment was it:
- Open – where all employees were able to elect coverage up to the GI?
 - Modified – where all employees were able to elect one increment without EOI?
 - Traditional Underwriting – where all employees submitted EOI?

RESPONSE: The full Open Enrollment (OE) allowed employees to elect coverage up to the guaranteed issued (GI). The Annual Open Enrollment allowed employees, who were currently enrolled for supplemental coverage, an opportunity to increase their coverage in increments of \$5k without an EOI, up to a maximum increase of \$10k.

e. When was the last true “open enrollment”?

RESPONSE: The last true “open enrollment” was in 2016.

- f. Please describe how your employees enroll in their benefits? Please be specific.
- In person (individual meetings, group meetings, or outsourced – If outsourced – who is the vendor?)
 - Paper (personalized enrollment forms, generic enrollment forms provided by carriers, other)
 - Self-Service enrollment platform (name of platform used and is SSO integrated into platform)
 - Call-center (HR assisted or outsourced? If outsourced – who is the vendor?)

RESPONSE: In person and by completion of a paper enrollment.

- g. Are you interested in supplementing your current enrollment process with a carrier sponsored enrollment platform and/or call center enrollment strategy?

RESPONSE: The Government of Guam is open to discussing processing strategies.

10. General:

- a. Please provide details of what the roles and responsibilities of the on-site employee will be so that we can appropriately identify the correct resource.

RESPONSE: The roles of the on-site employee are, but not limited to, processing of death claims, assisting members with enrollment inquiries and completing forms, accepting applications, validating enrollment forms, processing EOI's, filing enrollment forms, and assisting with customer counter service for life insurance related matters.

Edward M. Birn, Director
Department of Administration

Attachments

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
\$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)

[Signature] 9/6/16

CHRISTINE W. BALETO, Director
Department of Administration

Date



Additional Life and Accidental Death and Dismemberment (AD&D) Insurance

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through the Government of Guam. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Additional Life Employee Brochure included in your packet or at www.standard.com/eforms/10391.pdf or check with The Standard on-site representative.

Employer Plan Effective Date

The Government of Guam provides all eligible employees, retirees and surviving spouses Basic Life coverage in the amount of \$10,000 through The Standard. If you are an active employee or a retiree and you qualify for Basic Life insurance, you may also apply for Additional Life coverage to supplement your Basic Life amount. Surviving spouses are eligible for Basic Life and Dependents Life only.

Eligibility

To be eligible for Additional Life, Dependents Life and AD&D Insurance:

- You must be insured for Basic Life insurance; and
- You must be an active employee of the Government of Guam, excluding contract employees with no benefits or an independent contractors, regularly working at least 20 hours a week; or
- You must be an employee who retired under the Government of Guam's retirement program; or
- You must be a surviving spouse of a deceased retiree (Dependents Life only)

Eligible active employees are covered for the Basic Life coverage upon serving the six (6) month Eligibility Waiting Period (EWP). Enrollment for additional coverage must be made within 31 days of meeting the EWP. Employees who do not enroll within 31 days from the date of becoming eligible are considered late applicants. Late applications are subject to medical underwriting approval. Employees must be actively at work on the day before the scheduled effective date of insurance, including Dependents Life insurance. If you do not meet the active work requirement, your insurance will not become effective until the day after you complete one day of active work as an eligible employee.

Retirees and surviving spouses are automatically covered for the \$10,000 Basic Life (Plan 1) coverage upon becoming an eligible retiree or a surviving spouse. Survivors are advised to complete an enrollment form upon eligibility. Retirees must enroll for Additional Life coverage within 31 days from the date of becoming a Retired Member and are required to make premium payment to the Government of Guam. Retirees who do not enroll within 31 days from the date of becoming eligible are considered late applicants. Late applications are subject to medical underwriting approval.

Additional Life Coverage Amounts

Active employees may elect Additional Life coverage in units of \$5,000 to a maximum of \$120,000. The minimum amount you can elect is \$30,000.

Retired employees may elect Additional Life coverage in the amounts of \$5,000, \$10,000 or \$15,000.

Late applications are subject to medical underwriting approval.

Surviving Spouses are not eligible for Additional Life Coverage.

Amounts for Additional Life coverage as an active employee do not continue upon retirement. Refer to Portability section for information upon retirement or resignation. Rates will change when opting for Portability.

Dependents Life Coverage Amounts

Active employees, retirees, and surviving spouses who are insured for Basic Life coverage, may elect Dependents Life insurance for your spouse (or eligible Common Law Spouse) and eligible child(ren). Child means your unmarried child from live birth through age 20 (through age 24 if a registered student in full-time attendance at an accredited educational institution); an adopted child; or any other child who lives with you in a regular parent-child relationship and for who you provide primary support and maintenance.

Spouse coverage is a flat amount of \$10,000 and child coverage is \$8,000 for each eligible child. You can enroll for Dependents coverage when newly eligible, the date you first acquire a dependent, or during the annual enrollment period. All late applications will be subject to medical underwriting approval.

2016 One-time Open Enrollment – Active Employees

During Government of Guam's one-time open enrollment period from November 1, 2016 through November 22, 2016, you may elect to increase your coverage up to \$30,000 without having to submit evidence of insurability up to the \$120,000 Additional Life benefit maximum. Coverage changes elected during the 2016 one-time open enrollment will go into effect December 11, 2016. Members who have been declined coverage under the evidence of insurability provision will remain declined. If you were previously declined coverage, you may submit new evidence of insurability and, if approved, will have the requested coverage.

2016 One-time Open Enrollment – Retirees

During Government of Guam's one-time open enrollment period from November 1, 2016 through November 22, 2016, you may elect to increase your coverage in \$5,000 increments up to the \$15,000 life benefit maximum. Coverage changes elected during the 2016 one-time open enrollment will go into effect December 11, 2016. Members who have been declined coverage under the evidence of insurability provision will remain declined. If you were previously declined coverage, you may submit new evidence of insurability and, if approved, will have the requested coverage.

2016 One-time Open Enrollment – Dependents

During Government of Guam's one-time open enrollment period from November 1, 2016 through November 22, 2016, you may elect spouse life (flat \$10,000) and child life (flat \$8,000 for each eligible child). If you are currently enrolled in child life, the coverage amount will automatically increase from \$5,000 to \$8,000 – you do not need to elect the coverage during the one-time open enrollment. Coverage changes elected during the 2016 one-time open enrollment will go into effect December 11, 2016. Members who have been declined coverage under the evidence of insurability provision will remain declined. If you were previously declined coverage, you may submit new evidence of insurability and, if approved, will have the requested coverage.

Future Annual Enrollments (Active Employees only)

During the Government of Guam's future annual enrollments, if you are enrolled in Additional Life insurance in an amount of \$30,000 or more, but less than \$120,000, you may apply for an increase in your Additional Life insurance of up to two increments of \$5,000, to a maximum of \$120,000, without evidence of insurability. Amounts over two increments of \$5,000 are subject to medical underwriting approval.

Waiver of Premium Provision

If you are an active employee covered by Basic Life and/or Additional Life, you may be eligible for continued coverage without premium payments if you:

- Become totally disabled while insured under the group policy
- Are under the age of 70 at the time when you become totally disabled
- Complete the waiting period of 180 days
- Give us satisfactory proof of total disability

Waiver of Premium does not apply to AD&D insurance.

Portability

If your insurance ends as a result of resignation or termination of employment, you may be eligible to buy portable group insurance coverage. Please see The Standard on-site representative for additional information. This is subject to state variations. Additional coverage for employees will not continue upon retirement, termination or resignation from employment. If your insurance ends as a result of these conditions, you may be eligible for portability insurance coverage. Please see The Standard on-site representative for additional information.

Conversion

Allows you to obtain individual Life insurance after the termination of your insurance with the Government of Guam.

Accelerated Benefit

You may be eligible to receive up to 75 percent of your Basic and Additional Life insurance coverage if you become terminally ill, have a life expectancy of less than 12 months, and meet other eligibility requirements. Any benefits not exercised under this provision will be payable upon the death of the insured.

Repatriation Benefit

This provides an additional benefit to help pay for expenses associated with transporting your or your insured dependents body back to a mortuary near your home in case death occurs more than 200 miles away from your primary place of residence. The maximum Repatriation Benefit is payable on a reimbursement basis up to \$10,000.

When Dependents Coverage for Spouse and Child Ends

Your brochure includes information about when your insurance ends. Any spouse and child coverage will automatically end on the earliest of the following:

- For an active employee, five months after the date you die
- The date your spouse dies. If you as a retired member should die first, your spouse may continue the Spouse Life insurance coverage with payment of premium until their death.
- The date your Life insurance ends
- The date Dependents Life insurance terminates under the group policy
- The date the Government of Guam's coverage under the group policy for Dependents Life insurance terminates
- The date the last period ends for which a premium was paid for your Dependents Life insurance
- When the dependent ceases to be an eligible dependent
- For your spouse, the date of your divorce or legal separation or termination of your civil partner relationship
- For a child who is disabled, 90 days after we mail you a proof of disability request, if proof is not given

Accidental Death and Dismemberment (AD&D) Insurance

With Additional AD&D insurance from Standard Insurance Company, you or your beneficiaries may be eligible to receive an additional amount in the event of death or dismemberment as a result of an accident.

AD&D Insurance Coverage Amount

For active employees and retirees the amount of this AD&D insurance benefit for loss of life is equal to the amount payable for Additional Life insurance coverage on the date of the accident.

The amount of this AD&D insurance benefit for other covered losses is a percentage of the amount payable for Additional AD&D insurance coverage on the date of the accident, as shown in the following table:

<u>Loss:</u>	<u>Percentage Payable:</u>
One hand or one foot	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

Additional Features

Following are brief descriptions of features included in this plan. These features offer additional benefits when an AD&D insurance benefit is payable.

Seat Belt Benefit	This provision provides an additional benefit in the event of a covered automobile accident.
Air Bag Benefit	This provision provides an additional benefit in the event of a covered automobile accident for which a Seat Belt Benefit is payable.
Family Benefits Package	Through this provision, your eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.
Public Transportation Benefit	This provides an additional benefit in the event of death as a result of an accident that occurs while you or your dependents are riding as a fare-paying passenger on public transportation.

Surviving Spouses are not eligible for additional AD&D coverage.

Limitations

The loss must occur solely by an accident and independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by us.

Exclusions

Subject to state variations, AD&D insurance benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When Coverage Ends

AD&D insurance for you and your dependents will automatically end on the earliest of the following:

- The date your Life insurance ends
- The date your Waiver of Premium begins
- The date AD&D insurance terminates under the group policy
- The date the last period ends for which a premium was paid for your AD&D insurance
- The date the Government of Guam's coverage under the group policy for AD&D insurance terminates
- The date your employment terminates

Active Employee Rates

If you elect Additional Life with AD&D insurance, your **bi-weekly** premium rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Coverage Amount	Employee's Age as of last January 1					
	<31	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

Active Employee Dependents Life Rates

If, as an active employee, you elect Dependents Life insurance for your spouse and eligible child(ren), your **bi-weekly** premium rate for this coverage is \$4.02. Premiums for this coverage will be deducted directly from your paycheck.

Retiree Rates

If you elect Additional Life with AD&D insurance, your **monthly** premium rate for this plan is indicated in the table below.

Coverage Amount	Premium
\$5,000	28.90
\$10,000	57.80
\$15,000	86.70

Retiree and Surviving Spouse Dependents Life Rates

If, as a retiree or surviving spouse, you elect Dependents Life insurance for your spouse and eligible child(ren), your **monthly** premium rate for this coverage is \$12.18.

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.



GROUP ADDITIONAL LIFE AND AD&D INSURANCE

We can help provide for your family when you can't.

Group Additional Life and Accidental Death and Dismemberment (AD&D) insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away or have a serious accident.

Additional Life and AD&D insurance can help make things easier for the people you care about.

Life insurance helps protect the people who depend on your income by paying them an amount of money specified in the policy if you die.

AD&D insurance pays an amount of money specified in the policy if a covered accident results in your death or a severe physical loss, such as a hand, a foot or your eyesight.

Life and AD&D insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

What's at stake.

A death or serious accident might leave your family facing expenses they couldn't cover without your income. That could include extra costs for medical care or a funeral.

You're covered under Basic Life insurance if you take no action, provided you meet the eligibility requirements. But if Basic Life insurance doesn't meet your needs, you can apply for additional coverage. **Plan now to help your family cover future expenses like:**



Tuition



Child Care



Housing Costs



Daily Living Expenses

Life Insurance

How Much Can I Apply For?

For You:
\$30,000-\$120,000 in increments of \$5,000

For Your Spouse:
\$10,000

For Your Child(ren):
\$8,000

What Does My AD&D Benefit Provide?

For You:
The AD&D insurance coverage amount matches what you elect for Additional Life insurance.

Keep in mind that the amount payable for certain losses is less than 100 percent of the AD&D Insurance benefit.

See the Important Details section for more information, including requirements, exclusions, limitations and definitions.



How Much Life Insurance Do You Need?

After a serious accident or death in the family, there are many unexpected expenses.

Your benefits could help your family pay for:

- Outstanding debt
- Burial expenses
- Medical bills
- Your child(ren)'s education
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at standard.com/life/needs.



How Much Your Coverage Costs

Basic Life insurance is paid for by Government of Guam. If you choose to purchase Additional Life coverage, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends on a number of factors, such as your age and the benefit amount.

To estimate your monthly premium, use the calculator on the following page.

Active Employee Rates

If you elect Additional Life with AD&D insurance, your bi-weekly premium rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Employee Life with AD&D Monthly Premiums						
Coverage Amount	Employee's Age as of January 1					
	< 31	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

Use this formula to calculate your premium payment:

Enter the amount of coverage you are requesting (see benefit amounts on page 2).	+ 1000 =		x	Enter your rate from the rate table.	=	This amount is an estimate of how much you would pay each month.	--->	To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months, and divide by 24 pay periods. This is your semimonthly premium.
--	----------	--	---	--------------------------------------	---	--	------	---

Active Employee Dependents Life Rates

If, as an active employee, you elect Dependents Life insurance for your spouse and eligible child(ren), your bi-weekly premium rate for this coverage is \$4.02. Premiums for this coverage will be deducted directly from your paycheck.

Retiree Rates

If you elect Additional Life with AD&D insurance, your monthly premium rate for this plan is indicated in the table below.

Coverage Amount	Premium
\$5,000	28.90
\$10,000	57.80
\$15,000	86.70

Retiree and Surviving Spouse Dependents Life Rates

If, as a retiree or surviving spouse, you elect Dependents Life insurance for your spouse and eligible child(ren), your monthly premium rate for this coverage is \$12.18.

Important Details

Here's where you'll find the nitty-gritty details about the plan.

Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard
- An active employee of Government of Guam regularly working at least 20 hours per week

Contract employees with no benefits and independent contractors are not eligible.

If you buy Additional Life and AD&D insurance for yourself, you may also buy Life coverage for your eligible child(ren) and/or spouse. This is called Dependents Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married, or your common law spouse.

You may also choose to cover your child. Child means your unmarried child from live birth through age 20 (through age 24 if a registered student in full-time attendance at an accredited educational institution). Please note:

Medical Underwriting Approval for Life Coverage Required for:

- All late applications (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements
- Employees eligible but not insured under the prior life insurance plan

Visit standard.com/mhs to submit a medical history statement online.

Coverage Effective Date for Life Coverage

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections,
- Serve an eligibility waiting period,*
- Receive medical underwriting approval (if applicable),
- Apply for coverage and agree to pay premium, and
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

*You are eligible on the first day that follows 6 months as a member.

If you are not actively at work on the day before the scheduled effective date of your insurance, including any Dependents Life insurance coverages, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee. You may have a different effective date for Life coverage below and above the guarantee issue amount. Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your insurance, including Dependents Life insurance.

Life and AD&D Age Reductions

Your insurance is not subject to reductions due to age.

Life Insurance Waiver of Premium

Your Life premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 70, and
- Complete a waiting period of 180 days.

If these conditions are met, your Life insurance coverage may continue without cost, provided you give us satisfactory proof that you remain totally disabled.

Life and AD&D Insurance Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

Life Insurance Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual life insurance policy without submitting proof of good health.

AD&D Benefits

The amount of the AD&D benefit is equal to the amount payable for your Life benefit on the date of the accident. For all other covered losses, the amount is shown as a percentage of the amount payable for the benefit on the date of the accident. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident within 365 days of the accident. A certified copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

Covered loss	Percentage of AD&D payable benefit
Life	100%
One hand or one foot ¹	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

Accelerated Benefit

You may be eligible to receive up to 75 percent of your Basic and Additional Life insurance coverage if you become terminally ill, have a life expectancy of less than 12 months, and meet other eligibility requirements. Any benefits not exercised under this provision will be payable upon the death of the insured.

Repatriation Benefit

This provides an additional benefit to help pay for expenses associated with transporting your or your insured dependents body back to a mortuary near your home in case death occurs more than 200 miles away from your primary place of residence. The maximum Repatriation Benefit is payable on a reimbursement basis up to \$10,000.

AD&D Insurance Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- War or any act of war (declared or undeclared), and any substantial armed conflict between organized forces of a military nature
- Voluntary consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- The date your Life coverage ends, your AD&D coverage will end as well

In addition to the above requirements, your Dependents Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact your human resources representative or plan administrator.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at **standard.com**.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

GP190-LIFE/S399, GP399-LIFE/TRUST,
GP899-LIFE, GP190-LIFE/A997/S399,
GP411-LIFE, GP190-LIFE/S214

SI 20347

ALAA-648725
(8/20)



Explore the world with confidence.

Rely on Travel Assistance when you're away from home.

Standard Insurance Company

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.¹

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).²

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains³



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Contact Travel Assistance

800.872.1414

United States, Canada, Puerto Rico,
U.S. Virgin Islands and Bermuda

Everywhere else
+1.609.986.1234

Text:
+1.609.334.0807

Email:
medservices@assistamerica.com

Get the App

Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



Reference Number:
01-AA-STD-5201



Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)

¹ Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

² Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

³ Must be arranged by Assist America, Inc.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Travel Assistance EE
(6/20)



Eddie Baza Calvo
Governor
Ray Tenorio
Lieutenant Governor

GOVERNMENT OF GUÅHAN
(GUBETNAMENTON GUÅHAN)

DEPARTMENT OF ADMINISTRATION
(DIPATTAMENTON ATMENESTRASION)

DIRECTOR'S OFFICE
(Ufisinan Direktot)
Post Office Box 884 * Hagåtña, Guam 96932
TEL: (671) 475-1101/1250 * FAX: (671) 477-6788



Christine W. Baleto
Director

OCT 18 2016

DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO.: 2017-005

To: All Autonomous and Non-Autonomous Department Heads
From: Director, Department of Administration
Subject: Life Insurance contract award

Hafa Adai! I am pleased to announce that the Government of Guam has contracted with Standard Insurance Company to continue to provide group life insurance coverage. The government was successful in negotiating a contract for group life insurance benefits for three years with the option to renew for two (2) additional (1) year terms.

This is to advise all departments and agencies of the change in the government's rate for the Basic Coverage of \$10,000. Premium rates for the Basic Life Insurance coverage continue to be paid entirely by the Government of Guam pursuant to 4GCA Chapter 4 Section 4303 (b). The change in premium rate for the Basic Coverage is as follows:

BASIC LIFE INSURANCE COVERAGE \$10,000			
Type	Current GovGuam Premium	New GovGuam Premium	Effective Pay Period
Employees Bi-weekly rate	\$6.83	\$7.17	Pay period ending 12/11/2016
Retirees and Survivors	\$7.40	\$7.76	Pay period ending 12/15/2016

The Open Enrollment Period is scheduled for November 1-22, 2016. This is the opportunity for all employees, retirees and survivors to enroll and to familiarize themselves with the benefits available. Enrollment conditions apply.

If you have any questions, you may contact the Human Resources Division, Benefits Branch at 475-1179/1296 or the Standard on-site employee at 475-5500. Si Yu'us Ma'ase.

Sincerely,

CHRISTINE W. BALETO, Director
Department of Administration

POOLED EXPERIENCE REPORT
Additional Life Active

	10/1/2019 through 6/30/2020	6/1/2014 through 6/30/2020
Earned Premium	1,345,409	10,359,465
Paid Claims	594,917	6,648,624
Change in Active Claim Reserves	(108,917)	902,983
Change in IBNR Reserves	56,203	415,120
Conversions	0	0
	<hr/>	<hr/>
Total Incurred Claims	542,203	7,966,727
Less:		
Commissions	0	0
Admin Fees	0	0
Premium Taxes	0	0
Other Expenses and Risk Charges	206,218	1,467,277
	<hr/>	<hr/>
Total Expenses and Risk Charges	206,218	1,467,277
Balance	596,988	925,460

As of Q2 - 2020

POOLED EXPERIENCE REPORT
Additional Life, Dependent Life, AD&D (Prior to 6/1/2014)

	5/22/2011 through 5/31/2014
Earned Premium	9,138,539
Paid Claims	6,815,000
Change in Active Claim Reserves	0
Change in IBNR Reserves	0
Conversions	0
	<hr/>
Total Incurred Claims	6,815,000
Less:	
Commissions	0
Admin Fees	0
Premium Taxes	0
Other Expenses and Risk Charges	1,113,433
	<hr/>
Total Expenses and Risk Charges	1,113,433
Balance	1,210,106
	<hr/>

POOLED EXPERIENCE REPORT
Additional Life Retirees and Surviving Spouses

	10/1/2019 through 6/30/2020	6/1/2014 through 6/30/2020
Earned Premium	499,590	5,464,075
Paid Claims	496,000	4,090,000
Change in Active Claim Reserves	(1,000)	15,000
Change in IBNR Reserves	(14,511)	146,501
Conversions	0	0
	<hr/>	<hr/>
Total Incurred Claims	480,489	4,251,501
Less:		
Commissions	0	0
Admin Fees	0	0
Premium Taxes	0	0
Other Expenses and Risk Charges	80,701	770,294
	<hr/>	<hr/>
Total Expenses and Risk Charges	80,701	770,294
Balance	(61,601)	442,280

POOLED EXPERIENCE REPORT
Basic AD&D Active

	10/1/2019 through 6/30/2020	6/1/2014 through 6/30/2020
Earned Premium	64,485	267,046
Paid Claims	0	60,000
Change in Active Claim Reserves	0	0
Change in IBNR Reserves	(111)	3,274
	<hr/>	<hr/>
Total Incurred Claims	(111)	63,274
Less:		
Commissions	0	0
Admin Fees	0	0
Premium Taxes	0	0
Other Expenses and Risk Charges	9,295	37,468
	<hr/>	<hr/>
Total Expenses and Risk Charges	9,295	37,468
Balance	55,301	166,304

POOLED EXPERIENCE REPORT
Basic AD&D Retirees and Surviving Spouses

	10/1/2019 through 6/30/2020	6/1/2014 through 6/30/2020
Earned Premium	17,370	166,951
Paid Claims	20,000	155,000
Change in Active Claim Reserves	0	0
Change in IBNR Reserves	(87)	2,022
	<hr/>	<hr/>
Total Incurred Claims	19,913	157,022
Less:		
Commissions	0	0
Admin Fees	0	0
Premium Taxes	0	0
Other Expenses and Risk Charges	3,044	26,555
	<hr/>	<hr/>
Total Expenses and Risk Charges	3,044	26,555
Balance	(5,587)	(16,626)

POOLED EXPERIENCE REPORT
Additional AD&D Active

	10/1/2019 through 6/30/2020	6/1/2014 through 6/30/2020
Earned Premium	51,812	424,526
Paid Claims	0	170,000
Change in Active Claim Reserves	0	0
Change in IBNR Reserves	(79)	5,392
	<hr/>	<hr/>
Total Incurred Claims	(79)	175,392
Less:		
Commissions	0	0
Admin Fees	0	0
Premium Taxes	0	0
Other Expenses and Risk Charges	7,469	61,371
	<hr/>	<hr/>
Total Expenses and Risk Charges	7,469	61,371
Balance	44,423	187,763

POOLED EXPERIENCE REPORT
Additional AD&D Retirees and Surviving Spouses

	10/1/2019 through 6/30/2020	6/1/2014 through 6/30/2020
Earned Premium	2,877	29,701
Paid Claims	15,000	35,000
Change in Active Claim Reserves	0	0
Change in IBNR Reserves	(30)	307
Total Incurred Claims	14,970	35,307
Less:		
Commissions	0	0
Admin Fees	0	0
Premium Taxes	0	0
Other Expenses and Risk Charges	820	4,940
Total Expenses and Risk Charges	820	4,940
Balance	(12,912)	(10,546)

POOLED EXPERIENCE REPORT
Dependent Life Active

	10/1/2019 through 6/30/2020	6/1/2014 through 6/30/2020
Earned Premium	386,680	2,753,955
Paid Claims	120,000	986,685
Change in Active Claim Reserves	(10,000)	0
Change in IBNR Reserves	(3,196)	29,164
Conversions	0	0
	<hr/>	<hr/>
Total Incurred Claims	106,804	1,015,849
Less:		
Commissions	0	0
Admin Fees	0	0
Premium Taxes	0	0
Other Expenses and Risk Charges	58,504	379,284
	<hr/>	<hr/>
Total Expenses and Risk Charges	58,504	379,284
Balance	221,372	1,358,822

POOLED EXPERIENCE REPORT
Dependent Life Retirees and Surviving Spouses

	10/1/2019 through 6/30/2020	6/1/2014 through 6/30/2020
Earned Premium	129,769	1,829,018
Paid Claims	288,000	3,203,000
Change in Active Claim Reserves	(20,000)	0
Change in IBNR Reserves	(368)	10,418
Conversions	0	0
	<hr/>	<hr/>
Total Incurred Claims	267,632	3,213,418
Less:		
Commissions	0	0
Admin Fees	0	0
Premium Taxes	0	0
Other Expenses and Risk Charges	23,350	278,798
	<hr/>	<hr/>
Total Expenses and Risk Charges	23,350	278,798
Balance	(161,212)	(1,663,198)

The Standard Insurance
Government of Guam Life Insurance - Quarterly Claims Processed Report

TOTAL DEATH CLAIMS PROCESSED ON ACTIVE EMPLOYEES							
Fiscal Year	Basic Coverage	Basic Approved	Additional	Additional Approved	Repatriation Benefit	Repatriation Approved	Pending Cases
FY2011 – May 2011 through Sept. 30, 2011	12	\$108,165	26	\$402,000	1	\$3,165	0
FY2012 – Oct. 1, 2011 through Sept. 30, 2012	45	\$445,448	96	\$1,668,000	1	\$5,448	0
FY2013 – Oct. 1, 2012 through Sept. 30, 2013	41	\$373,961	87	\$1,870,000	4	\$13,961	0
FY2014 – Oct. 1, 2013 through Sept. 30, 2014	35	\$340,000	79	\$1,675,000	0	\$0	3
FY2015 – Oct. 1, 2014 through Sept. 30, 2015	45	\$427,814	91	\$2,354,500	2	\$15,114	7
FY2016 – Oct. 1, 2015 through Sept. 30, 2016	33	\$309,255	94	\$1,502,357	4	\$21,621	7
FY2017 – Oct. 1, 2016 through Sept. 30, 2017	32	\$314,000	83	\$1,577,684	1	\$2,089	8
FY2018 – Oct. 1, 2017 through Sept. 30, 2018	43	\$420,273	89	\$1,951,000	4	\$20,352	0
FY2019 – Oct. 1, 2018 through Sept. 30, 2019	105	\$1,016,700	51	\$1,274,850	12	\$133,356	0
FY2020 – Oct. 1, 2019 through Sept. 30, 2020	34	\$340,000	29	\$920,000	2	\$7,296	0
FY2021 – Oct. 1, 2020 through Sept. 30, 2021	15	\$148,000	11	\$585,000	1	\$9,454	0

TOTAL DEATH CLAIMS PROCESSED ON RETIREES/SURVIVORS							
Fiscal Year	Basic Coverage	Basic Approved	Additional	Additional Approved	Repatriation Benefit	Repatriation Approved	Pending Cases
FY2011 – May 2011 through Sept. 30, 2011	65	\$638,042	17	\$125,000	6	\$23,042	0
FY2012 – Oct. 1, 2011 through Sept. 30, 2012	178	\$1,795,863	50	\$535,000	5	\$25,863	0
FY2013 – Oct. 1, 2012 through Sept. 30, 2013	194	\$1,909,220	54	\$620,000	5	\$19,220	0
FY2014 – Oct. 1, 2013 through Sept. 30, 2014	193	\$1,889,014	42	\$450,000	6	\$30,014	1
FY2015 – Oct. 1, 2014 through Sept. 30, 2015	203	\$1,980,614	58	\$590,000	6	\$28,571	8
FY2016 – Oct. 1, 2015 through Sept. 30, 2016	162	\$1,602,500	60	\$595,000	6	\$32,165	8
FY2017 – Oct. 1, 2016 through Sept. 30, 2017	194	\$1,935,300	52	\$620,000	5	\$18,405	7
FY2018 – Oct. 1, 2017 through Sept. 30, 2018	226	\$2,235,079	67	\$760,000	5	\$23,977	3
FY2019 – Oct. 1, 2018 through Sept. 30, 2019	142	\$1,395,440	83	\$907,000	8	\$56,508	7
FY2020 – Oct. 1, 2019 through Sept. 30, 2020	201	\$2,000,000	97	\$1,003,000	10	\$62,263	3
FY2021 – Oct. 1, 2020 through Sept. 30, 2021	54	\$523,057	29	\$320,000	1	\$5,957	0

TOTAL WAIVER CLAIMS PROCESSED							
Fiscal Year	Basic Coverage	Basic Approved	Additional	Additional Approved	Repatriation Benefit	Repatriation Approved	Pending Cases
FY2011 – May 2011 through Sept. 30, 2011	0	\$0	0	\$0	0	\$0	0
FY2012 – Oct. 1, 2011 through Sept. 30, 2012	6	\$0	4	\$0	0	\$0	7
FY2013 – Oct. 1, 2012 through Sept. 30, 2013	9	\$0	6	\$0	0	\$0	9
FY2014 – Oct. 1, 2013 through Sept. 30, 2014	20	\$0	17	\$0	0	\$0	22
FY2015 – Oct. 1, 2014 through Sept. 30, 2015	14	\$0	6	\$0	0	\$0	17
FY2016 – Oct. 1, 2015 through Sept. 30, 2016	3	\$0	1	\$0	0	\$0	3
FY2017 – Oct. 1, 2016 through Sept. 30, 2017	2	\$0	2	\$0	0	\$0	1
FY2018 – Oct. 1, 2017 through Sept. 30, 2018	1	\$0	0	\$0	0	\$0	1
FY2019 – Oct. 1, 2018 through Sept. 30, 2019	2	\$1	0	\$0	0	\$0	3
FY2020 – Oct. 1, 2019 through Sept. 30, 2020	2	\$0	0	\$0	0	\$0	0
FY2021 – Oct. 1, 2020 through Sept. 30, 2021	0	\$0	0	\$0	0	\$0	0

Basic Coverage is Basic Life only
Additional Coverage includes Additional Life, Additional AD&D, and Dependent Life