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**DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO.: 2025-017**

To: All Government of Guam Active Employees

From: Director of Administration

Subject: **Group Life Insurance Program – Standard Insurance Company**  
**Re: 2025 Annual Enrollment Period – March 24, 2025- April 1, 2025**

***Buenas yan Hafa Adai!***

This is to advise of the 2025 Group Term Life Insurance Annual Enrollment (AE) Period under the 2021 contract with Standard Life Insurance Company (Standard). Provided are administrative highlights:

**Eligibility Requirements 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.
- Employees must be actively and physically working with the exception of remote workers to enroll.

**Premium Deductions and Coverage Start:**

- Premiums are based on elected coverage amount and age at the time of enrollment.
- Coverage effective date: **April 6, 2025.**
- First Deduction: **Pay Period Ending: April, 19, 2025.**
- Employees are responsible to verify deductions and ensure deductions are proper.

**Composite Plan Participants:**

- Employees in the Composite Plan may switch to the Age-Banded Plan during the AE period.
- Switching is permanent; employees cannot return to the Composite Plan.

**Enrollment:**

- Life insurance brochure and enrollment form may be picked up at your department.
- All forms must be submitted by 4/1/2025 at 5pm.

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 but, coverage will begin only upon their physical return to work. Deductions will begin based on the relevant pay period.
Administrative Leave for the duration of AE <ul style="list-style-type: none"> <li>• Maternity &amp; Paternity</li> <li>• Bereavement</li> </ul>	Employees are ineligible to enroll.

SUMMARY OF IMPORTANT DATES	
Annual Enrollment Period	March 24, 2025- April 1, 2025
Last Day for Employees to Submit Forms for AE	April 1, 2025
AE Coverage Effective (with the exception of employees on training status)	April 6, 2025
First Deduction PPE (with the exception of employees on training status)	April 19, 2025

Employees are encouraged to review life insurance brochure available at your HR department and/or view the online presentation at <https://bcove.video/426hYFR>.

Employees are responsible to ensure that premium deductions align with their elected coverage and age bracket. Any discrepancies should be reported promptly, as improper deductions may affect benefits and result in termination of coverage.

Should you have any questions or concerns you may contact the Standard Life Insurance Representative, Ms. Krista Merfalen, at 671-475-1119 or [krista.merfalen@standard.com](mailto:krista.merfalen@standard.com) or the Insurance Division at 671-475-1197/1296. **Si Yu'os Ma'ase.**

Senseramente,

EDWARD M. BIRN

Attachment

**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	\$45,000
\$13.83	\$16.14	\$20.75
	\$40,000	\$50,000
	\$18.44	\$23.05
		\$55,000
		\$25.36
		\$60,000
		\$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* 10/19/20

**EDWARD M. BIRN, Director**  
Department of Administration

Date