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**DEPARTMENT OF  
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DIPATTAMENTON ATMENESTRASION  
DIRECTOR'S OFFICE  
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LOURDES A. LEON GUERRERO  
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JOSHUA F. TENORIO  
Lt. Governor (Sigundo Maga'låhi)

November 21, 2025

**DEPARTMENT OF ADMINISTRATION ORGANIZATIONAL CIRCULAR NO.: 2026-002**

To: All Employees  
From: Director, Department of Administration  
Subject: **Standard Life Insurance Company**  
RE: **Life Insurance Contract - Age Bracket Premiums**

***Buenas yan Hafa Adai!*** This notice is to advise all employees of the required change in premium deductions for life insurance supplemental coverage under the Group Life Insurance contract between the Government of Guam and the Standard Insurance Company (Standard). As contracted, employees who currently have voluntary supplemental coverage under the Age Banded Rate Plan must be deducted the appropriate premium based on their age bracket at the beginning of every calendar year.

Your payroll office has been instructed to deduct the appropriate age-bracket premium with the corresponding supplemental amount you elected, if applicable. **This change in premium will take effect for those employees whose age changed to the brackets in calendar year January 1, 2025 to December 31, 2025 as follows:**

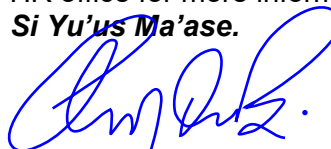
**Employees who changed Age Brackets to 31, 41, 51, 61, and 71**

If your age changed to the brackets identified above during the 2025 calendar year, your supplemental life insurance deduction change will take effect on payroll period ending January 24, 2026. Please see rate sheet attached to this circular. Failure to appropriately deduct the premium amounts accordingly to the age bracket will result in loss of coverage. Premium deductions for the supplemental composite amount and dependent coverage will not be impacted by this contract provisions.

Please note that this only applies to employees who elected supplemental life insurance under the Government of Guam's Group Life Insurance Program, specifically those under the Age Banded Plan. Personal policies do not apply to this circular.

We encourage employees to review their deductions on payroll period ending January 24, 2026 to ensure deductions reflect the appropriate premium amount based on your age for calendar year 2025. Employees will have until February 24, 2026 to inform their personnel office of any correction to avoid a loss in coverage.

Autonomous agency employees may contact their HR office for more information. Line agency employees may contact their department administrative personnel. **Si Yu'us Ma'ase.**

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

 10/19/24  
 EDWARD M. BIRN, Director  
 Department of Administration

Date