

Memorandum

Date: 08/04/2020
To: PIC Non-Exempt Employees: Medical / Dental Insurance Participants
From: Executive Committee
Subject: Benefits Termination Notice: Health Care

Dear Valued Team Member:

Our records indicate that you have not repaid PIC for health care premium costs we incurred during your current leave of absence (UTO) status by the informed deadline indicated on our July 14, 2020 notice to you. Since we did not hear back from you with your decision of the repayment options available, please accept this memo as notice that Health Care coverage for you and any covered dependents is terminated as of August 1, 2020.

Our partners at TakeCare want to remind you that any services that come in after August 1st (term date) will automatically be denied. This means that you should contact and inform the service provider (e.g. medical clinic; dental clinic; specialist) regarding your health care insurance status before they proceed care for you and your dependents as you will ultimately be responsible for any and all costs associated with the care provided.

COBRA Notice. As a current **active** employee, a **qualifying event** has **not** occurred which would have allowed you the legal right under COBRA law to purchase a temporary extension of health coverage at PIC's group health rates. Please visit the Department of Labor link below to access **An Employee's Guide to Health Benefits Under COBRA**.

<https://www.dol.gov/sites/dolgov/files/legacy-files/ebsa/about-ebsa/our-activities/resource-center/publications/an-employees-guide-to-health-benefits-under-cobra.pdf>

If you have any questions or concerns, please contact Celynn Aguon, Assistant Director of Human Resources, at (671) 646-4997 extension 3404 or email HR@picguam.com