

## Memorandum

Date: 07/14/2020  
To: PIC Non-Exempt Employees: Medical / Dental Insurance Participants  
From: Executive Committee  
Subject: Repayment of Health Care Premiums Leave of Absence

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Dear Valued Team Member:

We understand the financial hardship most of you are facing due to the ongoing impact of the COVID-19 pandemic. Your health and wellness are of utmost importance to us. As such, we have allowed medical and dental insurance deferments for the months of April, May, June and July, but now that many of you have received PUA claims, we request reimbursement for health care premium costs we incurred during your leave of absence (UTO) to maintain coverage.

Individual letters detailing the total insurance premiums owed by you and the current payment methods available will be mailed out to your current address on file with Human Resources. This notice can also be viewed on the PIC HR Recruitment Website at: [www.picguam.careers](http://www.picguam.careers)

### Election of Repayment Options:

1. You may elect to pay the required amount in **one lump** sum within 10 days of this notice.
2. You may elect to pay in **three equal installments over a 90-day period** based on the following repayment schedule:

- **First Payment Due:** July 24, 2020
- **Second Payment Due:** August 15, 2020
- **Third Payment Due:** September 15, 2020

**Payments can only be made at the PIC Accounting Office Monday to Friday between 9am – 12pm.**

Premiums going forward commencing with August 2020 coverage will be due no later than the first of each month. This means that to ensure continued coverage for you and any covered dependents for the month of August 2020, you will need to make payment with the PIC Accounting Office (see office hours above) no later than August 1.

If we do not hear back from you with your decision of an election of one of the repayment options listed above within 14 days of the date of this letter, it will be necessary for us to cancel insurance coverage for you and any covered dependents effective August 1, 2020 due to non-payment of premiums.

We apologize for any inconvenience this may cause and sincerely appreciate your understanding regarding our position in this matter. 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](mailto:HR@picguam.com)