

Member Notice: Continued Access to Care at Guam Regional Medical City (GRMC)

Date: June 19, 2026

Dear TakeCare Member,

TakeCare Insurance Company, Inc. ("TakeCare") has received notice from Guam Regional Medical City ("GRMC") of its decision to terminate its provider agreement with TakeCare without cause, effective **September 9, 2026**.

At this time, there are no changes to your ability to receive covered healthcare services at GRMC. Members may continue to access care at GRMC under the current agreement while discussions continue between the organizations.

TakeCare would like to reassure our employer groups and members that we will continue to perform our fiduciary duty to review, process and pay valid claims in accordance with applicable member's benefit plan, industry coding, coverage and payment guidelines. TakeCare has and will continue to adjudicate and pay valid claims in accordance with applicable contractual provisions, regulatory requirements, and established payment timelines. As a health plan administrator, TakeCare has a fiduciary obligation to our employer groups and members to ensure that healthcare dollars are managed responsibly and that claims are paid appropriately in support of providing quality, accessible, and affordable healthcare coverage.

While GRMC has exercised its contractual right to provide notice of termination without cause, TakeCare remains committed to engaging in constructive discussions that prioritize continuity of care and the best interests of our members.

What This Means for You

- ***You may continue to receive covered healthcare services at GRMC through September 9, 2026, subject to your plan benefits and eligibility.***
- ***TakeCare will continue to process and pay eligible claims in accordance with the terms of your health plan and Schedule of Benefits.***
- ***You remain responsible for applicable member cost-sharing amounts, including copayments, deductibles, coinsurance, non-covered charges, and any charges that exceed your benefit coverage as outlined in your plan.***
- ***Members scheduled for elective services may be asked to obtain a Guarantee Letter from TakeCare prior to receiving services. Our Customer Service team is available to assist with this process.***
- ***For emergency medical services, members should continue to seek care immediately. Any required administrative documentation can be coordinated following treatment.***

TakeCare understands that this announcement may raise questions or concerns. We want to assure you that ensuring access to necessary healthcare services remains our highest priority. We are actively working toward a resolution that supports continuity of care for our members and will provide updates should any material changes occur that affect your coverage or access to care.

If you have questions or need assistance, please contact TakeCare Customer Service:

Guam: (671) 647-3526

Toll-Free: 1 (877) 757-6418

Email: customerservice@takecareasia.com

Thank you for your continued trust and confidence in TakeCare.

Sincerely,



Arvin Lojo

Health Plan Administrator

TakeCare Insurance Company, Inc.